

June 2000



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# Business Resource Directory

*A Directory of organizations, business contacts and information to help women and their families prosper.*





Mel Carnahan  
Governor

MISSOURI WOMEN'S COUNCIL

Joseph L. Driskill  
Director

421 East Dunklin Street  
Post Office Box 1684  
Jefferson City, MO 65102-1684  
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FAX: (573) 751-8835  
wcouncil@mail.state.mo.us

Gale Kessler  
Executive Director

Toni Messina  
Chair

***Dear Reader,***

***Women have always worked. For centuries they have labored in cottage industry, on farms, in fields, and in servitude. It wasn't until this last century that a vast middle class arose and with it the opportunity for women to make choices in work.***

***But with these gains have come other problems. Children no longer live above the family store or in the farmhouse near the field where mother worked. They must be provided with safe and affordable daycare and after school programs. Women must also solve other serious issues of transportation and the distance they must travel to good jobs with good wages. They must gain adequate education in so many different areas from using technology, to managing finances, to retaining employees, to negotiating contracts and increasing profits.***

***That is why so many women have chosen to use our Business Resource Directory that assists working women. The original manual arose out of the number of requests we, the Missouri Women's Council, were receiving for assistance in finding other organizations that help working women get the information they need.***

***I want to take this opportunity to thank Sammie Kirchner who produced the original manual and Gina Mauller, our researcher, who saw a need for a second edition and along with Lisa Althoff for giving it a face lift with lots of new information.***

***And a special thank you to Joe Driskill, Director of Economic Development, Tom Jones, Director of Workforce Development, and John Cope, Deputy Director of Workforce Development whose support made this effort a realization.***

***But most of all, we want to thank you, the reader, for the courage and stamina it takes to be a career woman and having the savvy to get all the information you can. We hope this Directory becomes a useful reference for you.***

***With friendship,***

**Gale Kessler  
Executive Director**

The *Business Resource Directory* serves as an essential resource for Missouri women either in business or seeking careers. It contains various listings such as women's business organizations, educational institutions, and government agencies serving women in the business arena. Although not an exhaustive list of resources, this Directory will continue to expand in support of women in the workforce and their careers.

**Provided by:**

## **The Missouri Women's Council**

*The Missouri Women's Council works to advance opportunity for women in economic, civic, and family arenas. As part of the Workforce Development Division in the Department of Economic Development, the Council works closely with other agencies and community based organizations to promote the over all well being of women and families throughout the state of Missouri.*

### **The Council is comprised of 15 members:**

Toni Messina, Chair, Columbia  
Jane Klieve, Vice-Chair, St. Louis  
Linda Arnold, Columbia  
Phyllis Baker, Poplar Bluff  
The Honorable Mary Bland, Kansas City  
The Honorable Marsha Campbell, Kansas City  
Susan Else, Independence  
Terri Gray, Columbia  
Audrey Jones, St. Louis  
Carolyn Landry, St. Charles  
Jackie McKinsey, Springfield  
Denise Osment, Osage Beach  
The Honorable Cindy Ostmann, St. Peters  
The Honorable Betty Sims, St. Louis  
Susan Solovic, St. Louis City

### **Staff:**

Gale Kessler, Executive Director  
Gina Mauller, Research/Planner  
Sammie Kirchner, Public Information Specialist  
Lisa Althoff, Intern

For more information regarding the services and resources the Council offers Missouri women and families, please contact:

**Missouri Women's Council**  
P.O. Box 1684  
421 East Dunklin Street  
Jefferson City, MO 65102  
*Toll-free in Missouri: 1-877-426-9284*  
*Phone: 573-751-0810*  
*Fax: 573-751-8835*  
*E-Mail: [wcouncil@mail.state.mo.us](mailto:wcouncil@mail.state.mo.us)*  
*Website: [www.womenscouncil.org](http://www.womenscouncil.org)*

**Missouri Department of Economic Development**  
Joseph L. Driskill, Director

**Missouri Division of Workforce Development**  
Tom Jones, Director



## **Good Business Management Practices**

### ♦ Tighten your Hiring Practices

Require job applicants to fill out a detailed application form. Then use it – contact all references and former employers.

### ♦ Separate Functions

The bookkeeper should never handle cash. The person who makes the purchases should not be the person who pays the bills. Your accounting system should enforce accountability through a series of checks and balances. Each function should serve as a check on all the transactions that went through previously. Have an independent company audit your books every year.

### ♦ Keep Employee Morale High

Employees who are treated fairly and generously are far less likely to “rip off” their boss. So get to know your employees better. Ask for their opinions or suggestions – and seriously consider them. Involve your employees in effective crime prevention practices. Consider starting a profit-sharing program. Make sure your salary rates are competitive – retention of underpaid employees is difficult in an era of low unemployment.

Resource: [www.cicerritos.ca.us/cityserv/publicsafety/goodbusiness.html](http://www.cicerritos.ca.us/cityserv/publicsafety/goodbusiness.html)

*“There is no such thing as can’t, only won’t. If you’re qualified, all it takes is a burning desire to accomplish, to make a change. Go forward, go backward. Whatever it takes! But you can’t blame other people or society in general. It all comes from your mind. When we do the impossible we realize we are special people.”*

*-Jan Ashford*

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# Contact Information and Resources

Contact information on business start-up or expansion, certification, licensing, registration, financial assistance and general information for business owners and potential business owners.

## **American Business Women's Association**

9100 Ward Parkway, P. O. Box 8728  
Kansas City, MO 64114-0728  
Phone: 816-361-6621  
Fax: 816-361-4991

*Brings together businesswomen of diverse occupations and provides opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.*

## **Association for Corporate Growth**

P. O. Box 69104  
St. Louis, MO 63169-0104  
E-mail: [jtaylor@stlnet.com](mailto:jtaylor@stlnet.com)  
Website: [www.acg.org](http://www.acg.org)  
Phone: 314-241-9178  
Fax: 314-621-2529

*Provides both practical information for sound corporate growth decisions and solid networking among peers. Helps professionals grow businesses.*

## **Best of Missouri's Hands**

2101 W. Broadway, P. O. Box 322  
Columbia, MO 65203  
Phone: 573-445-3876

*Assists artists and craftspeople in developing successful, self-supporting businesses.*

## **Business Development Center**

1601 E. 18th, Suite 200  
Kansas City, MO 64108  
Phone: 816-513-6817  
Fax: 816-513-6820

*Provides a complete line of development services for entrepreneurs.*

## **Business Entrepreneurship Certificate Programs**

12345 College Blvd.  
Overland Park, KS 66210-1299  
Phone: 913-469-8500  
Fax: 913-469-2380  
County: Johnson

*Offers the FastTrac Business Entrepreneurship Certificate, Business Entrepreneurship Vocational Certificate, and Applied Science Degree. Teaches fundamentals of starting and operating a business.*

## **Center for Business Innovation**

4747 Troost Avenue  
Kansas City, MO 64110  
Phone: 816-561-8567  
Fax: 816-756-1530

*Encourages economic and financial activity among potential borrowers who do not generally meet the credit standards of traditional lenders. The Microloan Program was created by the SBA as the federal government's first program to target small loans to small businesses and entrepreneurs.*

## **Center for Emerging Technologies**

4041 Forest Park Ave.  
St. Louis, MO 63108-2211  
Phone: 314-615-6900  
Fax: 314-615-6901  
E-mail: [info@emergingtech.org](mailto:info@emergingtech.org)  
Website: [www.emergingtech.org](http://www.emergingtech.org)

*Works to help the growth of successful advanced technology companies. Provides business, technology and funding resources, delivers specialized education and training, provides assistance with business-plan development, and introduces young companies to prospective investors. Described as a high technology incubator facility.*

## **Central Missouri Home Business Association**

3203 W. Worley St.  
Columbia, MO 65203  
Phone: 573-446-5053  
Fax: 573-875-2463

*Educates, promotes, and motivates home-based business owners.*

## **Certification Agencies**

*Help for women and minorities to gain state contracts.*

### **Jefferson City**

**Division of Design & Construction**  
Phone: 573-751-6908

**Division of Purchasing & Materials Management**  
Phone: 573-751-2387

**MO Department of Highway & Transportation**  
Phone: 573-751-2859

### **St. Louis**

**Bi-State Development Agency**  
Phone: 314-982-1457

**Lambert International Airport**  
Phone: 314-731-0525

### **Kansas City**

**Human Relations Department**  
Phone: 816-513-1836

**Minority Supplier Council**  
Phone: 816-931-9672

**Small Business Administration**  
Phone: 816-374-6752

**Development Corporation**  
Phone: 314-622-3400

**Minority Business Council**  
Phone: 314-241-1143

**Small Business Administration**  
Phone: 314-539-6600

### **Springfield**

**Human Resources**  
Phone: 417-864-1599

### **Contract Compliance Division**

414 East 12<sup>th</sup> St., City Hall, 4<sup>th</sup> Floor  
Kansas City, MO 64106  
Phone: 816-513-1836  
Fax: 816-513-1805

*Helps companies obtain equal employment/affirmative action compliance and certification such as disadvantaged minority or women-owned business enterprises.*

### **County Economic Research Institute, Inc.**

11111 W. 95th, Suite 210  
Overland Park, KS 66214  
Phone: 913-599-1616  
Fax: 913-599-0423

*Maintains a variety of resource data to assist local businesses in marketing and strategic planning.*

### **Division of Purchasing**

OA, Truman Building, Room 580  
P. O. Box 809  
Jefferson City, MO 65102  
Phone: 573-751-2387

573-751-1693(MBE/WBE) coordinator

*Coordinates college courses on general management, start-ups, marketing/advertising, procurement/purchasing, and business planning and financial management.*

### **Economic Development Center of St. Charles County**

5988 Mid Rivers Mall Dr.  
St. Charles, MO 63304  
Phone: 636-441-6880  
Fax: 636-441-6881  
Website: [www.stcc-edc.com](http://www.stcc-edc.com)

*Operates the Synergy Center, a small business incubator that supports environment for existing small businesses and mentoring entity for start-up enterprises. It is designed to help new businesses get started by providing office production and light manufacturing space.*

### **Economic Development Corporation of Jefferson County**

725 Maple St., P. O. Box 623  
Hillsboro, MO 63050  
Phone: 636-797-5336  
Fax: 636-797-5080  
E-mail: [lhiner@jeffcomo.org](mailto:lhiner@jeffcomo.org)  
Website: [www.jeffcomo.org](http://www.jeffcomo.org) & [www.jeffcounty.com](http://www.jeffcounty.com)

*Serves as the lead business assistance organization in Jefferson County. The EDC is a non-profit, public corporation providing a full range of services to help meet the growing business needs in the county. The EDC is the umbrella agency for the Industrial Development Authority (IDA) and the Port Authority, and the administrative arm of the Jefferson County Growth and Development Association.*

### **Economic Development Corporation of Kansas City**

10 Petticoat Lane, Suite 250  
Kansas City, MO 64106  
Phone: 816-221-0636  
Fax: 816-221-0189

*A non-profit organization that provides assistance to new and expanding businesses.*

### **Entrepreneur Development Center**

608 N. 18th St.  
Kansas City, KS 66102  
Phone: 913-621-8777  
Fax: 913-621-0354

*Helps prospective entrepreneurs learn how to start a business.*

### **Federal Reserve Bank of Chicago**

230 S. LaSalle Street  
Chicago, IL 60604  
Phone: 312-322-5112  
Website: [www.frbchi.org](http://www.frbchi.org)

*Offers the publication, "Access to Credit: A Guide for Lenders and Women Owners of Small Businesses". This information is a guidepost for lenders and small business owners seeking to establish successful, profitable relationships with each other.*

### **First Step Fund**

1080 Washington, Suite 204  
Kansas City, MO 64105  
Phone: 816-474-5111 ext. 247  
Fax: 816-472-4207  
E-mail: [fsf@coopcrn.org](mailto:fsf@coopcrn.org)  
Website: [www.firststepfund.org](http://www.firststepfund.org)

*A non-profit agency which offers low-to-moderate income residents of the Greater Kansas City area the opportunity to start or expand their own business through training, access to microloans, and ongoing support.*

### **Hispanic Chamber of Commerce/Metro St. Louis**

P. O. Box 78386  
St. Louis, MO 63178-8386  
Phone: 314-621-1991

*Provides networking opportunities. Works to strengthen the community by providing and generating services which will foster the business interests and amplify the presence of the Hispanic entrepreneur. Ensures the creation and maintenance of a business cross reference network and functions as an effective domestic and international liaison.*

### **Home Business Connection**

1901 N. E. 48th St.  
Kansas City, MO 64118  
Phone: 816-792-7692  
Fax: 816-792-7787

*Serves as a networking organization for the home-based business owner.*

### **Home-Based Businesses of the Ozarks**

1926 S. Glenstone #210  
Springfield, MO 65804  
Phone: 417-833-9223  
Fax: 417-732-4151

*Educates, promotes, and motivates home-based business owners.*

### **Internal Revenue Service**

TeleTax: 800-829-4477 Fax: 800-827-3676

**Business Tax Kit**- Sample of forms and publications for new business owners. The IRS Taxpayer Education has designed two types of workshops for small business owners. These workshops are held in Branson, Columbia, Independence, Kansas City, Springfield, St. Charles, and St. Louis at various times throughout the year. To register at any location, call 314-595-4444.

**Small Business Workshop**- Designed for new small business owners. Covers starting a business, recordkeeping, business use of the home, depreciation, and federal tax reporting requirements of small businesses.

**Small Employment Tax Workshop**- Provides a comprehensive employment tax workshop for small business employees.



### **Kansas City Small Business Monthly**

4747 Troost Avenue  
Kansas City, MO 64110  
Phone: 816-753-7771

*Provides the Entrepreneur's Guide. A publication that includes list of organizations that assist and guide entrepreneurs and business owners, a checklist for starting a business, as well as statistical information about the Kansas City business and consumer markets, and much more.*

### **Kansas/Missouri One Stop Capital Shop**

UMB Bank Building, 601 Minnesota Avenue, 3<sup>rd</sup> Floor  
Kansas City, MO 66101  
Phone: 913-371-6007  
Fax: 913-371-3207  
E-mail: [debra.ramsey@sba.gov](mailto:debra.ramsey@sba.gov)  
Website: [www.sba.gov](http://www.sba.gov)

*Provides a range of businesses with economic assistance in economically underserved areas of Kansas City, Missouri and Kansas City, Kansas.*

### **Kauffman Center for Entrepreneurial Leadership**

4801 Rockhill Rd.  
Kansas City, MO 64110  
Phone: 816-932-1000  
Fax: 816-932-1100  
E-mail: [info@emkf.org](mailto:info@emkf.org)  
Website: [www.emkf.org/](http://www.emkf.org/)

*Stimulates entrepreneurial leadership in both profit and non-profit sectors; searches, identifies, teaches, and disseminates the critical skills and values that enable entrepreneurs to succeed; introduces young people to the excitement and opportunity of entrepreneurship; and encourages others to support entrepreneurship.*

### **MEDIS (Missouri Economic Development Info System)**

Department of Economic Development  
Room 770, Harry S. Truman, P. O. Box 118  
Jefferson City, MO 65102-0118  
Phone: 800-523-1434/573-751-4982  
Fax: 573-751-7385  
E-mail: [sgulick@mail.state.mo.us](mailto:sgulick@mail.state.mo.us)

**First-Stop-Shop** - Provides vital economic development information. This exclusive computerized system, which comprises over 15 separate databases that contains up-to-date information on available industrial property, community profiles, taxes, demographics, utility costs, market information, summaries of Missouri laws related to economic development, sources of Missouri-made products or services and other essential data.

### **Minority & Women-Owned Business-Enterprise Certification**

Office of Equal Opportunity  
301 West High Street, P. O. Box 809  
Jefferson City, MO 65102  
Phone: 800-592-6019  
Fax: 573-526-3576  
Website: [www.state.mo.us/oa/purch/purch.htm](http://www.state.mo.us/oa/purch/purch.htm)

*Focuses on increasing the number of minority and women-owned business enterprises in the procurement process. Offers a statewide certification program which provides certification of companies owned and managed by minorities and women.*

### **Missouri Artisans Business Development Association**

2101 W. Broadway, Box 322  
Columbia, MO 65203  
Phone: 314-946-1874  
Website: [www.bestofmissourihands.com](http://www.bestofmissourihands.com)

*Assists artists and craftspeople in developing successful, self-supporting businesses.*

### **Missouri Business Assistance Center**

Department of Economic Development  
Truman Building, Room 720  
301 W. High, P. O. Box 118  
Jefferson City, MO 65102  
Phone: 888-751-2863/573-751-4982  
Fax: 573-526-2416  
E-mail: [mbac@mail.state.mo.us](mailto:mbac@mail.state.mo.us)  
Website: <http://www.ecodev.state.mo.us/mbac>

*Serves as a resource for counseling, assistance, referrals, and information to individuals considering starting a business in Missouri and for existing businesses needing assistance. Business start-up packets, customized to the client's specific business, are available. Information on licenses, applications, permits, and regulations are available. Assistance in obtaining a sales tax number, information on sources of financing, completion of forms, and much more. Publishes: "Starting A New Business In Missouri," "Small Business Financing Programs," "Guide to Writing A Business Plan."*

### **Missouri Federation of Business & Professional Women**

200 Old Hwy 63 South, Suite 206  
Columbia, MO 65201  
Phone: 573-874-1535  
Fax: 573-874-1535

*Creates better opportunities for businesswomen through the study of social, education, economic, and political problems.*

### **MISSOURI FIRST Linked Deposit Program State Treasurer's Office**

Truman State Office Building, Box 210  
Jefferson City, MO 65102  
Phone: 800-662-8257  
Fax: 573-751-7882

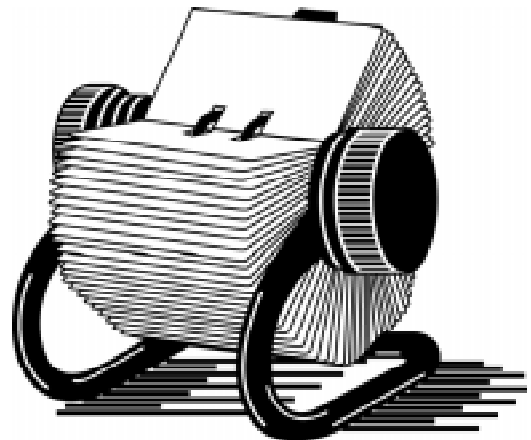
*Provides reduced-rate-linked time deposits of state funds to Missouri financial institutions to assist small business in the state. The lender passes the interest savings on to eligible business borrowers that are headquartered in the state and employ fewer than 25 employees. There are no job creation requirements.*

#### **St. Louis Office**

111 North 7th, Room 270  
St. Louis, MO 63101  
Phone: 314-340-7856

#### **Kansas City Office**

615 E. 13<sup>th</sup> Street, Room 112  
Kansas City, MO 64106  
Phone: 816-889-3172



**Missouri Innovation Centers-** Serves as a micro-loan program. Provides Missouri Enterprises Development Center Information on small business loans. Publications are available.

**Missouri Innovation Center- Rolla**

800 W. 14th Street, Suite 111  
Rolla, MO 65401  
Phone: 573-364-8570  
Fax: 573-364-6323

**Center for Emerging Technologies**

4041 Forest Park Ave.  
St. Louis, MO 63018  
Phone: 314-615-6900  
Fax: 314-615-6901

E-mail: [info@emergingtech.org](mailto:info@emergingtech.org)

**Missouri Innovation Center- Kansas City**

4747 Troost Ave.  
Kansas City, MO 64110  
Phone: 816-561-8567  
Fax: 816-756-1530

**Missouri Innovation Center- Columbia**

5650 A S. Sinclair Road  
Columbia, MO 65203-8611  
Phone: 573-446-3100  
Fax: 573-443-3748

**Missouri Market Place**

Department of Economic Development  
Truman Building, Room 720  
301 W. High, P. O. Box 118  
Jefferson City, MO 65102  
Phone: 888-676-5265/573-526-5335  
Fax: 573-751-2416

E-mail: [mmp@mail.state.mo.us](mailto:mmp@mail.state.mo.us)

Website: <http://www.missourimarketplace.org>

Links buyers and sellers through a computerized database. Assists in finding specific products, materials or services. Registration is free and open only to Missouri companies. A searchable database, open to all, is available on the website.

**Missouri Secretary of State**

P. O. Box 778  
Jefferson City, MO 65102  
Phone: 573-751-4153  
Fax: 573-751-5841

All corporations are required to register annually with the Corporations Division. Corporations Division has the responsibility for registering fictitious names and issuing charters on a number of special corporations.

**Missouri State Chamber of Commerce**

428 East Capitol  
Jefferson City, MO 65101  
Phone: 573-634-3511

Contains information and locations of the Chambers in individual geographic areas.

**Missouri Textile and Apparel Center (MO-TAC)**

122 Stanley Hall  
Columbia, MO 65211  
E-mail: [hensons@missouri.edu](mailto:hensons@missouri.edu)  
Phone: 573-882-6439  
Fax: 573-884-5768

Provides a forum for business in the textile industry to express problems and work out strategies; research assistance; trade show representatives; workshops and seminars; demonstration center. Works with the Missouri Home Based Business Association.

**Missouri Venture Forum**

1173 North Price Rd.  
St. Louis, MO 63132-2301  
Phone: 314-241-2MVF  
Fax: 314-432-7016  
E-mail: [JudyMeador@SBMon.com](mailto:JudyMeador@SBMon.com)  
Website: [www.VentureForum.org](http://www.VentureForum.org)

Serves as a Networking Forum for venture capitalists and entrepreneurs and as a catalyst to bring together people interested in helping entrepreneurs. It operates as a forum where entrepreneurs have access to capital, knowledge, and potential partners. Meets on the first Friday of the month, 10 times a year, for a breakfast program, which includes knowledgeable speakers who discuss a variety of topics.

**Missouri Women's Council**

P. O. Box 1684, 421 East Dunklin Street  
Jefferson City, MO 65102  
Toll-free in Missouri: 1-877-426-9284  
Phone: 573-751-0810  
Fax: 573-751-8835  
E-mail: [wcouncil@mail.state.mo.us](mailto:wcouncil@mail.state.mo.us)  
Website: [www.womenscouncil.org](http://www.womenscouncil.org)

Serves as a Resource and Referral Center for economic, civic and family-related issues. Sponsors the Annual Governor's Economic, "Show-Me Women in Business" Conference. Publishes the Missouri Woman Newsletter and the Business Resource Directory, plus many more resources.

**National Association of Women's Business Advocates (NAWBA)**

100 West Randolph St., Suite 3-400  
Chicago, IL 60601  
Phone: 312-814-7176/904-444-2060  
Fax: 312-814-5274  
Website: [www.nawba.org/nawba/](http://www.nawba.org/nawba/)

Enhances the effectiveness of women's business advocates and organizations by providing opportunities for information exchange; professional development; advocates mentoring and the development and implementation of best case practices.

**National Association of Women Business Owners (NAWBO) - Kansas City**

P. O. Box 411533  
Kansas City, MO 64141-1533  
Phone: 913-341-4449  
Website: [www.nawbo-kc.org](http://www.nawbo-kc.org)

Strives to stimulate business and economic opportunity for local, national and international women entrepreneurs. Has programs for improving business expertise as well as personal growth. Provides an opportunity to develop a network of peers.

**National Association of Women Business Owners (NAWBO) - St. Louis**

706 N. Jefferson Ave.  
St. Louis, MO 63103  
Phone: 314-436-2223  
Fax: 314-644-6776

Advocates for all women business owners at the state and local level regarding issues of procurement opportunities; equity in taxation for small businesses; technology; and human capital (social security reform/association health plans, retirement plans). Sponsors a program called SUCCESSsavvy, which offers structured classes with individual guidance and mentoring to help women begin the process of developing a business and/or expanding an existing business. Sponsors monthly membership meetings and special events.

### **Northeast Missouri Development Authority**

201 North 3rd St.  
Hannibal, MO 63401  
Phone: 573-221-1033  
Fax: 573-221-2360  
E-mail: [nemodev@nemonet.com](mailto:nemodev@nemonet.com)  
Website: [www.nemonet.com/nemodev/nemodev.htm](http://www.nemonet.com/nemodev/nemodev.htm)

*Serves as a Regional Economic Development Agency. Provides new and existing business development programs and services.*

### **Office of Minority Business**

P.O. Box 118  
Jefferson City, MO 65102  
Phone: 800-523-1434 ext. 4  
Fax: 573-751-6899

*Assists minority business owners to obtain managerial, technical and financial assistance.*

### **Professional Registration- Missouri Department of Economic Development**

3605 W. Missouri Blvd., P.O. Box 1335  
Jefferson City, MO 65102  
Phone: 573-751-0293

*Has Licensing Boards for professions that require a license such as cosmetology, real estate, architects, nursing, dentistry, etc.*

### **SBA Certified Development Companies in Missouri**

*SBA Certified Development Companies were created as a cooperative effort between the federal government and the private sector to provide financing to small businesses for the acquisition of land and buildings, construction, expansion, or renovation and purchase of equipment.*

#### **Economic Development Center**

5988 Mid Rivers Mall Drive, Suite 100  
St. Charles, MO 63304  
Phone: 314-441-6880  
Fax: 314-441-6881  
Counties: Franklin, Lincoln, St. Charles and Warren

#### **St. Louis Local Development Company**

1015 Locus St., Suite 1200  
St. Louis, MO 63101  
Phone: 314-622-3400  
County: St. Louis City

#### **MO-KAN Development, Inc.**

1302 Faraon St.  
St. Joseph, MO 64501  
Phone: 816-233-8485  
Fax: 816-233-8498  
Counties: Andrew, Buchanan, Clinton and DeKalb

#### **Economic Development Corporation**

10 Petticoat Lane, Suite 250  
Kansas City, MO 64106  
Phone: 816-221-0636  
County: Kansas City

#### **The Business Development Finance Corporation**

121 S. Meramec, Suite 900  
St. Louis, MO 63105  
Phone: 314-615-7663  
County: St. Louis

#### **Platte County Industrial Development Commission**

7505 Tiffany Springs Pkwy, Suite 210  
Kansas City, MO 64153  
Phone: 816-891-8770  
County: Platte

### **Green Hills Rural Development, Inc**

909 Main Street  
Trenton, MO 64683  
Phone: 660-359-5086  
Fax: 660-359-3096  
E-mail: [ghrpc@netins.net](mailto:ghrpc@netins.net)  
Counties: Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Putnam, Mercer, Sullivan, Chariton, Carroll

### **Central Ozarks Development Center**

P. O. Box 786  
Camdenton, MO 65020  
Phone: 573-346-5692  
Counties: Camden, Laclede, Miller, Morgan, Pulaski

### **Economic Development Corporation of Jefferson County**

P. O. Box 623  
Hillsboro, MO 63050  
Phone: 314-789-4594/314-942-4300, ext. 337  
County: Jefferson

### **Rural Missouri, Inc**

1014 NE Drive  
Jefferson City, MO 65109  
Phone: 800-234-4971  
Fax: 573-635-5636  
Statewide

### **Meramec Regional Development Corporation**

#4 Industrial Dr.  
St. James, MO 65559  
Phone: 573-265-2993  
Fax: 573-265-3550  
E-mail: [melder@tigernet.missouri.org](mailto:melder@tigernet.missouri.org)  
Website: <http://tigernet.missouri.org/~mrpc/>  
Counties: Crawford, Dent, Gasconade, Maries, Phelps, Washington

### **Enterprise Development**

910 East Broadway, Suite A  
Columbia, MO 65205  
Phone: 573-875-8117  
Counties: Audrain, Boone, Callaway, Cole, Cooper, Montgomery, Randolph

### **SBA One Stop Capital Shop (OSCS)**

706 N. Jefferson Avenue  
St. Louis, MO 63103  
Phone: 314-436-2202  
Fax: 314-436-2627  
Website: [www.sba.gov](http://www.sba.gov)

*Provides centralized access to the full range of a community's small business resources, including entrepreneurial development, access to capital and federal government procurement. Clients can receive counseling and training from SBA, SCORE volunteers, Small Business Development Center consultants, as well as the Business Information Center computer hardware, software and extensive library.*



### **Service Corps of Retired Executives (SCORE)**

409 3rd St., S. W., 6th Fl.  
Washington, D. C. 20024  
Phone: 800-634-0245  
Website: [www.score.org](http://www.score.org)

*A non-profit association comprised of 12,400 volunteer business counselors throughout the U. S. and its territories. There are currently 389 SCORE chapters in urban, suburban and rural communities. Members are trained to serve as counselors, advisors, and mentors to aspiring entrepreneurs and business owners. These services are offered at no fee, as a community service.*

#### **Poplar Bluff Area SCORE**

806 Emma St.  
Poplar Bluff, MO 63901  
Phone: 573-686-8892

#### **St. Louis SCORE**

815 Olive St., Room 204  
St. Louis, MO 63101  
Phone: 314-539-6600, Ext. 248  
Fax: 314-539-6200

#### **Mid-Missouri SCORE**

300 South Providence  
Columbia, MO 65203  
Phone: 573-874-1132

#### **Missouri Ozark-Gateway SCORE**

106 Downey Place  
Cuba, MO 65453  
Phone: 573-885-4859  
Fax: 573-885-4954  
E-mail: [SCORE438@Fidnet.com](mailto:SCORE438@Fidnet.com)

#### **Springfield SCORE**

620 South Glenstone #110  
Springfield, MO 65802  
Phone: 417-864-7670

#### **Tri-Lakes SCORE**

HCR3 Box 3475  
Shell Knob, MO 65757  
Phone: 417-858-6798

#### **Kansas City SCORE**

323 W. 8th St., Suite 501  
Kansas City, MO 64105  
Phone: 816-374-6675

#### **Lake Ozark SCORE**

University Extension  
P.O. Box 1405, 113 Kansas Street  
Camdenton, MO 65020  
Phone: 573-346-2644

#### **St. Joseph SCORE**

602 Pat Drive  
St. Joseph, MO 64506  
Phone: 816-279-0024

### **Show-Me Missouri Business Information Programs**

Room 770, Truman Building, P.O. Box 118  
Jefferson City, MO 65102-0118  
Phone: 573-751-4982/800-523-1434, ext. 5  
Fax: 573-751-7385  
E-mail: [sgulick@mail.state.mo.us](mailto:sgulick@mail.state.mo.us)  
Website: [www.ecodev.state.mo.us/showme/](http://www.ecodev.state.mo.us/showme/)

*Provides a global marketing tool with data from Missouri communities, such as available property and Missouri-made products.*

### **Small Business Administration (SBA)**

409 Third St., S. W., 4th Floor  
Washington, DC 20416-0005  
Phone: 800-827-5722/TDD for hearing impaired 202-205-7333  
Fax: 202-205-7287  
Website: [www.sba.gov/womeninbusiness](http://www.sba.gov/womeninbusiness)

*Women's Pre-qualification Loan Program - Offers a range of finance and management assistance programs to help people get started and to stay in business. Programs include guaranteed loans, counseling, training, procurement assistance, surety bonding, and minority enterprise development. Offers a free directory of business development publications.*

#### **Springfield Branch**

620 S. Glenstone, Suite 110  
Springfield, MO 65802  
Phone: 417-864-7670  
Fax: 417-864-4108  
*Serves southwestern Missouri.*

#### **Region VII**

323 West 8th, Suite 301  
Kansas City, MO 64105  
Phone: 816-374-6380  
Fax: 916-374-6339  
*Oversees four states: MO, KS, IA and NE*

#### **Kansas City District**

323 W. 8th St., Suite 501  
Kansas City, MO 64105  
Phone: 816-374-6760  
Fax: 816-374-6759  
*Serves the western half of Missouri.*

#### **St. Louis District**

815 Olive Blvd., Room 242  
St. Louis, MO 63101  
Phone: 314-539-6600  
Fax: 314-539-3785  
*Serves the eastern half of Missouri.*

### **Small Business Answer Desk**

Phone: 800-827-5722

*Available from 9:00 a.m. to 5:00 p.m. EST, Monday through Friday. Gives you access to personalized attention for your business needs. Offers a free business publication.*

### **Small Business Development Centers**

*Offers one-on-one business counseling for all aspects of small business concerns, including SBA loans, marketing, finance, management, etc.*

#### **Springfield**

901 South National, Glass Hall  
Springfield, MO 65804  
Phone: 417-836-5685  
Fax: 417-836-7666

#### **Chillicothe**

715 Washington St.  
Chillicothe, MO 64601-2229  
Phone: 660-646-6920  
Fax: 660-646-6811

#### **Cape Girardeau**

SE MO State University  
Cape Girardeau, MO 63701  
Phone: 573-290-5965

#### **Maryville**

423 N. Market  
Maryville, MO 64468  
Phone: 660-562-1701  
Fax: 660-582-3071

## **Small Business Development Centers (Continued)**

### **Columbia**

University of Columbia, 1800 University Place  
Columbia, MO 65211  
Phone: 573-882-7096  
Fax: 573-882-9931

### **Macon**

Thomas Hill Enterprise Center  
P.O. Box 246  
Macon, MO 63552  
Phone: 800-470-8625

### **Hannibal**

623 Broadway  
Hannibal, MO 63401  
Phone: 573-221-1101

### **Park Hills**

Mineral Area College  
P. O. Box 1000  
Park Hills, MO 63601  
Phone: 573-431-4593  
Fax: 573-432-9397

### **Kansas City**

Rockhurst College  
1100 Rockhurst Rd.  
Kansas City, MO 64110  
Phone: 816-926-4572  
Fax: 816-501-4646

### **Warrensburg**

Central Missouri State  
Grinstead #14  
Warrensburg, MO 64093  
Phone: 660-543-4402  
Fax: 660-543-8159

### **St. Louis**

St. Louis University  
3750 Lindell  
St. Louis, MO 63108  
Phone: 314-977-7232  
Fax: 314-977-7241

### **Rolla**

University of Missouri-Rolla  
233 Engineering Management  
Rolla, MO 65409  
Phone: 573-341-4561  
Fax: 573-341-6567

### **Kirkville**

Truman State University  
100 E. Normal  
Kirkville, MO 63501  
Phone: 660-785-4307  
Fax: 660-785-4357

### **Joplin**

Missouri Southern State College  
3950 E. Newman Road, #107  
Joplin, MO 64801  
Phone: 417-625-9313  
Fax: 417-625-9782

### **St. Joseph**

St. Joseph Chamber of Commerce  
3003 Frederick Ave.  
St. Joseph, MO 64506  
Phone: 816-232-4461  
Fax: 816-364-4873

## **Small Business Research Initiative & Advocacy**

100 W. Randolph, Suite 3-400  
Chicago, IL 60601  
Phone: 312-814-8736  
Fax: 312-814-5247

*Provides counseling and training to women and minorities on running a successful business. Also assists minority and women business owners in securing financial assistance.*

### **St. Louis Community College**

3400 Pershall Road  
St. Louis, MO 63135  
Phone: 314-595-4581  
Fax: 314-595-4288  
E-mail: [info@stlcc.cc.mo.us](mailto:info@stlcc.cc.mo.us)  
Website: <http://www.stlcc.cc.mo.us>

*Offers small business curriculum designed for women. Also offers small business classes with courses relating to business, specialized courses, marketing, sales, and leadership skills.*

### **St. Louis County Economic Council**

121 South Meramec, Suite 900  
St. Louis, MO 63105  
Phone: 314-615-7663  
Fax: 314-615-7666  
Website: [www.stlouisco.com](http://www.stlouisco.com)

*Offers programs and services to small business owners including technical and financial assistance for expansions, relocation, renovation, acquisition, and start-up for St. Louis County citizens.*

### **St. Louis Development Corporation**

330 North 15<sup>th</sup> St., 3<sup>rd</sup> Floor  
St. Louis, MO 63101  
Phone: 314-622-3400  
Fax: 314-231-2341

*Offers programs and services to small business owners, including technical and financial assistance for expansions, relocation, renovation, acquisition, and start-up in the St. Louis area.*

### **St. Louis Reinvestment Corporation**

500 Washington Place  
St. Louis, MO 63108  
Phone: 314-367-3075  
Fax: 314-367-2494

*Provides a Micro Enterprise Lending Program for women and men. This program provides training, financial support and mentorship to individuals for small business development.*

### **St. Louis Small Business Network**

1173 N. Price Road  
St. Louis, MO 63132  
Phone: 314-569-0076  
Fax: 314-432-7016  
E-mail: [info@SBMon.com](mailto:info@SBMon.com)  
Website: [www.SBMon.com](http://www.SBMon.com)

*Provides an opportunity to exchange and share ideas, information, resources, and learn business strategies. Also publishes the St. Louis Small Business Monthly newspaper, the information source for business owners. The only organization in St. Louis area exclusively for business owners.*



### **The Women's Business Development Center**

8 S. Michigan Avenue  
Chicago, IL 60603  
Phone: 312-853-3477  
Fax: 312-853-0145  
Website: [www.wbdc.org](http://www.wbdc.org)

*Offers a full-service approach to launching emerging businesses and strengthening existing businesses in the Chicago area. Over the course of its organizational growth, the WBDC has been on the forefront of economic development policy and program development to strengthen and accelerate the growth of women-owned businesses nationally.*

### **Thomas Hill Enterprise Center**

Route 1, Box 109  
Clifton Hill, MO 65244  
Phone: 816-261-8450

*Helps small businesses by providing one-on-one consultation for start-ups, expansions, or existing businesses needing assistance. Teaches how to enhance business skills through training programs. Has a Revolving Loan Fund that provides "gap" financing for those who are not eligible to receive their total loan from a bank.*

### **U. S. Department of Commerce, EDA**

Federal Building, Room B-2, 608 East Cherry  
Columbia, MO 65201  
Phone: 573-442-8084  
Fax: 573-443-2629

*Provides assistance in the form of grants, loans, and loan guarantees for planning, development, and technical assistance projects. EDA programs are usually targeted toward helping areas in each state which have been designated as distressed.*

### **U. S. Department of Labor Employment**

Phone: 314-539-6394/314-342-1040

*Offers assistance and/or information about running a business and on U. S. federal tax information.*

### **U. S. Small Business Administration**

(See Small Business Administration)

**University Extension** - Provides resource information on business start-up and on-going enterprises.

#### **Bethany (Northwestern Missouri)**

Phone: 816-425-6434  
Fax: 816-425-3772

#### **Camdenton (Camden, Miller, Laclede and Pulaski Counties)**

Phone: 573-346-2644  
Fax: 573-346-2694

#### **Columbia (Statewide)**

Phone: 573-882-4321  
Fax: 573-882-2595

#### **Forsyth (Barry, Christian, Lawrence, Stone and Taney Counties)**

Phone: 417-546-2371  
Fax: 417-546-2891

#### **Independence (Kansas City Region)**

Phone: 816-373-5500

#### **Jackson (Cape Girardeau)**

Phone: 573-243-3581  
Fax: 573-243-1606

#### **Jefferson City (Central Missouri)**

Phone: 573-634-2824  
Fax: 573-634-5463

#### **Kansas City (Kansas City region)**

Phone: 816-792-7692  
Fax: 816-792-7787

#### **Kirkville (Adair County)**

Phone: 816-665-9866

#### **Maryville (Northwestern Missouri)**

Phone: 816-582-8101  
Fax: 816-582-5499

#### **Mexico (Central Missouri)**

Phone: 573-581-3231

#### **Moberly (North Central Missouri)**

Phone: 816-263-3534  
Fax: 816-263-1874

#### **Potosi (St. Francois, Ste. Genevieve, Washington Counties)**

Phone: 573-438-2671  
Fax: 573-438-2079

#### **Sedalia (West Central Missouri)**

Phone: 816-827-0591  
Fax: 816-827-0614

#### **Springfield (Southwestern Missouri)**

Phone: 417-862-9284  
Fax: 417-862-1809

#### **St. Louis (St. Louis Region)**

Phone: 314-889-2911  
Fax: 314-854-6147

#### **St. Joseph (Northwestern Missouri)**

Phone: 816-279-1691  
Fax: 816-279-3982

#### **St. Peters (Lincoln, Montgomery, St. Charles, Warren Counties)**

Phone: 314-970-3000

#### **Union (Franklin County)**

Phone: 314-583-5141

### **Way to Grow Home Business Directory**

P.O. Box 6024  
Columbia, MO 65205-6024  
Phone: 573-875-0029  
Fax: 573-875-2463  
E-mail: [homebiz@sockets.net](mailto:homebiz@sockets.net)  
Website: [www.columbiamo.com/business/waytogrow](http://www.columbiamo.com/business/waytogrow)

*Provides long-term, affordable advertising medium for home-based business owners. Published twice yearly in print form and on the Internet. Home-based business resources are listed. Advertising (on directory covers) for non-home-based businesses that wish to support or market to home-based business owners.*

### **Women Construction Owners and Executives**

P.O. Box 34415  
Kansas City, MO 64116  
Phone: 816-474-WCOE  
Fax: 816-453-3319

*Promotes and assists women construction owners in the construction industry.*

### **Women Lawyers Association of Greater St. Louis**

Phone: 314-231-0033

*Promotes roles and impact of women attorneys while supporting the advancement of all women.*

### **Women's Bureau, Region VII**

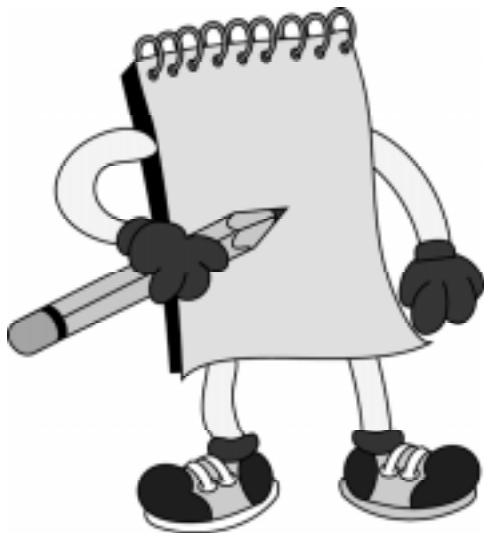
Office of the Secretary, USDOL, 1100 Main Street, Suite 1230  
Kansas City, MO 64105  
Phone: 800-252-4706

*Informs women about their rights in the workplace; proposes policies and programs that benefit working women; researches and analyzes information about women. It works and reports findings to the President, Congress and the public. The Women's Bureau, U. S. Department of Labor, is the only federal agency with a congressional mandate to promote the welfare of wage-earning women. Free publications available.*

### **Women's Yellow Pages of Greater St. Louis**

8420 Delmar Blvd., Suite 501  
St. Louis, MO 63124  
Phone: 314-997-6262  
Fax: 314-567-7849  
E-mail: [stlwp@wypstlouis.com](mailto:stlwp@wypstlouis.com)  
Website: [www.wypstlouis.com](http://www.wypstlouis.com)

*Contains resource information for women entrepreneurs and many other items pertaining to the economic growth of women in the St. Louis area.*



## **Cooperating with Peers**

In most organizations you must be generally accepted by your peers or colleagues in order to develop an effective power base and to climb the ladder. Take the initiative and find out what your colleagues' most pressing needs and wants are and what problems they are having in achieving their goals.

You can learn a great deal if:

- 1) *you're friendly and regularly available to chat;*
- 2) *you gain your peers' trust through showing support, solving problems, and keeping confidences;*
- 3) *you listen well and ask probing but tactful questions;*

Then do what you can to help your peers meet their most important needs.

*Resource: The Promotable Woman: Becoming a Successful Manager by Norma Carr-Ruffino*

# Foundations

*Non-governmental, non-profit organizations with their own funds and programs managed by their own trustees and directors, established to maintain or aid educational, social, charitable, or other activities serving the common welfare.*

## **Abe and Anna Bograd Memorial Trust**

c/o G. R. Haydon, Jr.  
2300 Main St., Suite 1100  
Kansas City, MO 64108

*Provides arts/cultural programs; medicine/medical care, single organization support; Jewish agencies and temples.*

## **Advertising and Marketing Foundation**

Phone: 314-436-5455 Fax: 314-436-0359  
The Glennon Co., Inc  
One City Centre  
St. Louis, MO 63101

*Provides facilities and branch office services for a cooperative nationwide network of noncompeting independent advertising agencies.*

## **Allen P. & Josephine B. Green Foundation**

Phone: 573-581-5568  
222 S. Jefferson, Room 108  
P. O. Box 523  
Mexico, MO 65265

*Provides funds for human services with emphasis in community and program development and civic affairs.*

## **Arch W. Shaw Foundation**

Phone: 417-764-3701 Fax: 417-764-3706  
Thomasville Rte., Box 60B  
Birch Tree, MO 65438

*Supports business schools/education.*

## **Cloud L. Cray Foundation**

Phone: 816-756-0600  
800 W. 47th St., Suite 711  
Kansas City, MO 64112

*Provides funds primarily for economic education.*

## **Deer Creek Foundation**

Phone: 314-241-3228  
720 Olive St., Suite 1975  
St. Louis, MO 63101

*Provides support primarily for programs to preserve and advance majority rule in this society and government accountability, with civil liberties protection provided for those not in the majority by the Constitution and the Bill of Rights, and to promote education about democracy; provides grants primarily to "action programs" with the promise of making a significant national or regional impact; some preference to projects in Missouri.*

## **Emerson Charitable Trust**

Phone: 314-553-2000  
c/o Emerson Electric  
8000 W. Florissant  
St. Louis, MO 63136

*Provides grants for community funds, higher education, cultural programs, hospitals and health agencies, public policy organizations, and youth agencies.*

## **Enterprise Rent-A-Car Foundation**

Phone: 314-512-2754  
600 Corporate Park Dr.  
St. Louis, MO 63105-4211

*Provides funds limited to organizations with which their employees, families, and customers are involved.*

## **Ephraim Block Family Charitable Trust**

Phone: 314-425-2677  
c/o Mercantile Bank of St. Louis, N. A., P. O. Box 387  
St. Louis, MO 63166

*Supports organizations providing welfare to indigent Jewish people.*

## **Ewing Marion Kauffman Foundation**

Phone: 816-932-1000 Fax: 816-932-1000  
4801 Rockhill Rd. Website: <http://www.emkf.org>  
Kansas City, MO 64110-2046

*Encourages public policy, non-profit and community support of entrepreneurship.*

## **Harry F. Messick Charitable Trust**

c/o Mercantile Bank of P. O. Box 308  
St. Joseph, MO 64502-0308

*Provides funds restricted to organizations operating for the benefit of residents of Andrew County, Missouri, or adjacent counties, with the exception of institutions of higher education. Fields of interest are in economic development.*

## **Louis & Dorothy Cumonow Foundation**

c/o Bryan Cave, LLP  
1 Kansas City Pl., 1200 Main, Suite 3500  
Kansas City, MO 64105

*Provides support for a Jewish educational institution and organizations serving the Jewish community.*

## **McDonnell Douglas Foundation**

Phone: 314-233-4123  
P. O. Box 516, Mail Code 1001510  
St. Louis, MO 63166

*Supports aerospace and aviation organizations, engineering, public, civic, cultural affairs, and the environment.*

## **MFA Foundation**

201 Ray Young Dr.  
Columbia, MO 65201

*Provides funds for areas of company operations for scholarships; some support also for higher education and age-related organizations.*

## **Musgrave Foundation**

Phone: 417-883-7154 Fax: 417-883-8961  
600 Plaza Towers  
1736 E. Sunshine  
Springfield, MO 65804

*Provides the following types of support: general/operating support; continuing support; annual campaigns; capital campaigns; building/renovation; equipment; scholarship funds; and matching funds.*

**Orscheln Industries Foundation, Inc**

Phone: 660-263-4900

P. O. Box 280

Moberly, MO 65270

*Serves the area with emphasis in Roman Catholic church support and religious organizations, community funds, and higher education, including scholarships for those seeking degrees in accounting, engineering, drafting, computer science, and business-related areas as approved by the foundation.*

**Richard J. Stern Foundation for the Arts**

c/o Commerce Bank, P. O. Box 419248

Kansas City, MO 64141-6248

*Provides funds for organizations "engaged in supporting the arts in the greater Kansas City, Missouri, area," including the performing arts and art education.*

**St. Louis Community Foundation**

Phone: 314-725-9893

222 S. Central Ave., Suite 203

St. Louis, MO 63105-3509

*Provides funds to increase effectiveness of established organizations.*

**Sunmark Foundation**

510 Maryville College

St. Louis, MO 63141

*Supports organizations that work to preserve and develop the free enterprise system and its basic underlying principles of individual freedom/responsibility, private property, and limited constitutional government.*

**The Danforth Foundation**

Phone: 314-588-1900

211 N. Broadway, Suite 2390

St. Louis, MO 63102

*Enhances the growth, development and improvement of the greater St. Louis region.*

**The Henry W. and Marion Bloch Foundation**

Phone: 816-753-6900

4435 Main St., Suite 500

Kansas City, MO 64111

*Emphasis on the arts, including museums, theater, ballet, music, and hospitals; some support also for temples, civic affairs and community funds, and business school education.*

**The Milford and Lee Bohm Charitable Foundation**

11502 New London

St. Louis, MO 63141

*Provides funds primarily to Jewish organizations, including welfare funds; support also for an affiliated fund for the elderly, a community fund, and cultural organizations.*

**Whitaker Foundation**

Phone: 314-726-2001 Fax: 314-762-5735

1034 S. Brentwood

St. Louis, MO 63117

*Provides funds primarily to strengthen arts organizations.*

**William T. Kemper Charitable Trust**

Phone: 816-860-7711

c/o UMB, N. A.

P. O. Box 419692

Kansas City, MO 64141-6692

*Provides funds primarily to art institutes, museums, and other cultural programs.*

## Statistics on Women in Business



- ◆ As of 1999, there are 9.1 million women-owned businesses in the U. S., employing over 27.5 million people and generating over \$3.6 trillion in sales.
- ◆ Between 1987 and 1999, the number of women-owned firms increased by 103% nationwide, employment increased by 320% and sales grew by 436%.
- ◆ In Missouri, women-owned businesses account for more than one-third of all Missouri firms, generating over \$38 billion in sales.
- ◆ Missouri ranks 19<sup>th</sup> out of the 50 states in the number of women-owned firms as of 1999.

# Training Schools

*Schools that provide training in areas such as business, marketing, accounting, computer technology, sales, leadership skills and much more.*

## Arnold

### **ITT Technical Institute**

1930 Meyer Drury  
Arnold, MO 63010  
Phone: 314-464-6600/888-488-1082

### **MVC Computer and Business Institute**

14 Fox Valley  
Arnold, MO 63010  
Phone: 314-282-6060

## Columbia

### **H & R Block Eastern Tax Service**

2101 West Broadway  
Columbia, MO 65203  
Phone: 573-445-8353

## Cape Girardeau

### **H & R Block Eastern Tax Service**

245 South Broadview  
Cape Girardeau, MO 63703  
Phone: 573-334-6215

## Earth City

### **ITT Technical Institute**

13505 Lakefront  
Earth City, MO 63045  
Phone: 314-298-7800

## Florissant

### **Academy of Credit & Collections**

941 N. Hwy 67  
Florissant, MO 63031  
Phone: 314-838-5442

### **H & R Block Eastern Tax Service**

#35 Cross Keys  
Florissant, MO 63033  
Phone: 314-831-1921

## Independence

### **H & R Block Eastern Tax Service**

3613 South Noland  
Independence, MO 64055  
Phone: 816-461-6222

## Joplin

### **H & R Block Eastern Tax Service**

705 Illinois, #1  
Joplin, MO 64801  
Phone: 417-624-3545

## Kansas City

### **ComSkill Learning Center of Kansas City**

One Ward  
Kansas City, MO 64112  
Phone: 816-931-2958

### **DeVRY Institute of Technology**

11224 Holmes  
Kansas City, MO 64131  
Phone: 816-941-0430

### **Electronics Institute**

15329 Kensington  
Kansas City, MO 64147  
Phone: 816-331-5700

### **H & R Block Eastern Tax Service**

4231 Main Street  
Kansas City, MO 64111  
Phone: 816-531-6400

4400 Main Street  
Kansas City, MO 64111  
Phone: 816-753-6900

### **H & R Block Eastern Tax Service**

5228 NE Chouteau  
Kansas City, MO 64119  
Phone: 816-453-3220

8714 Blue Ridge  
Kansas City, MO 64138  
Phone: 816-761-7077

### **Nutrition Institute of America**

1524 Crystal  
Kansas City, MO 64126  
Phone: 816-241-8315

### **Trans World Technical Academy**

533 Mexico City  
Kansas City, MO 64195  
Phone: 816-464-6800

### **Urban League Business Training Academy**

1710 The Paseo  
Kansas City, MO 64108  
Phone: 816-471-0550

## Kirkwood

### **H & R Block Eastern Tax Service**

1225 S. Kirkwood  
Kirkwood, MO 63122  
Phone: 314-822-2695

## Manchester

### **Your SUCCESS! Coach**

688 Huntley  
Manchester, MO 63021  
Phone: 636-394-1290  
Fax: 636-394-0579

## Maryland Heights

### **Career Alternatives Learning Center, Inc**

11426 Dorsett Rd.  
Maryland Heights, MO 63043  
Phone: 314-621-6639

### **H & R Block Eastern Tax Service**

11980 Dorsett Rd.  
Maryland Heights, MO 63043  
Phone: 314-991-7715

## Moberly

### **H & R Block Eastern Tax Service**

536 West Reed  
Moberly, MO 65270  
Phone: 816-263-5206

## Nevada

### **Missouri Welding Institute, Inc**

3300 North Industrial Parkway  
Nevada, MO 64772  
Phone: 417-667-5800



### Republic

#### **H & R Block Eastern Tax Service**

515 US Hwy 60  
Republic, MO 65738  
Phone: 417-732-6400

### Springfield

#### **H & R Block Eastern Tax Service**

1701-M West  
Springfield, MO 65807  
Phone: 417-863-1040

### St. Joseph

#### **H & R Block Eastern Tax Service**

702B South Belt  
St. Joseph, MO 64507  
Phone: 816-279-1040

### St. Louis

#### **Business Leadership: The Mercantile Program**

3674 Lindell Blvd.,  
St. Louis, MO 63108  
Phone: 314- 977-2476  
Fax: 314- 977-3897  
Website: [www.slu.edu/organizations/blmpw/thepage.htm](http://www.slu.edu/organizations/blmpw/thepage.htm)

#### **Career Alternatives Learning Center, Inc**

200 N. 4th St.  
St. Louis, MO 63102  
Phone: 314-621-6639

#### **H & R Block Eastern Tax Service**

4930 Christy  
St. Louis, MO 63116  
Phone: 314-352-6900

#### **Icon Computer & Business Training Center**

#32 Northland  
St. Louis, MO 63136  
Phone: 314-389-8788

#### **Life Designs**

11701 Doverhill  
St. Louis, MO 63128  
Phone: 314-849-9841  
Fax: 314-849-0125  
E-mail: [LifeDezine@aol.com](mailto:LifeDezine@aol.com)

#### **New Horizons Computer Learning Center**

2326 Millpark Drive  
St. Louis, MO 63043  
Phone: 314-429-3313

#### **Productivity Point International**

8961 Page Blvd.,  
St. Louis, MO 63114  
Phone: 314-426-2200

#### **Urban League Business Training Center**

3701 Grandel  
St. Louis, MO 63108  
Phone: 314-289-0385

## ***The Effects of Family Caregiving***

Family caregiving has become an increasingly important issue in the United States. You have heard the numbers: the population is aging and longevity is increasing.

Today's 65-year old has a 26% chance of living to age 90. So it is important to recognize how widespread family caregiving is, and the nature and extent of the costs to caregivers.

Last year's Juggling Act study sponsored by MetLife examined the total financial and personal costs of caregiving to workers. The study points out:

- ◆ Nearly 25% of all households will have at least one adult providing care for an elderly person at some point over a 12-month period.
- ◆ Sixty-four percent of these caregivers are employed and must juggle their personal and professional responsibilities.
- ◆ Caregivers face significant losses in career development, salary and retirement income, and out-of-pocket expenses.

### Underestimating the Obligation

Most caregivers find that they must gradually take on more and more responsibility. Respondents expect to spend less than six months of caregiving, but the average length of time was about eight years.

### Work Schedules

Most respondents had to significantly compromise their normal work schedules. For example, 64% used sick days or vacation time for caregiving. Thirty-three percent actually decreased their hours of work.

### Career Tracks

Forty percent of participants found their ability to advance was compromised. Caregivers often must forego job promotions, transfers, or opportunities to acquire new skills.

### Income and Retirement

Approximately two-thirds reported a loss in wages. Similarly, Social Security and other retirement income were also diminished. The average loss in wealth—including lost wages, Social Security, and lost pension benefits—averaged \$659,130 over a lifetime.

### Out-of-Pocket Expenses

Caregivers often expend significant amounts on food, housing, transportation and medications for the care recipients. The highest costs were generally associated with rental or mortgage assistance and expenses for home care professionals. These expenses limit the ability of caregivers to devote resources toward improvements.

### Health

Finally, it is clear that the added burdens associated with caregiving impact the health of caregivers. About three-quarters of respondents reported an impact on their health. This represents increased absenteeism and additional out-of-pocket expenses.

It is important that as our population ages, we take steps to prepare ourselves for retirement and ease the burden on caregivers. It is also important to promote programs and policies, which will address the needs of caregivers and care recipients.

*Source: WISERWoman Newsletter, Women's Institute for a Secure Retirement, Winter 2000*

# Universities and Colleges

Universities and Colleges that offer business degrees in a variety of areas.  
Scholarship information may be found at [fastweb.com](http://fastweb.com)

**"Accept the challenges so that you may feel the exhilaration of victory."**

**-General George S. Patton**

## **Blue Springs**

### **Blue River Community College**

1501 West Jefferson  
Blue Springs, MO 64015  
Phone: 816-655-6050  
Fax: 816-220-6511  
Website: <http://www.kcmetro.cc.mo>

## **Bolivar**

### **Southwest Baptist University**

1600 University  
Bolivar, MO 65613-2496  
Phone: 417-328-5281  
Fax: 417-328-1514  
Financial Aid Office: 800-526-5859  
E-mail: [webmaster@sbuniv.edu](mailto:webmaster@sbuniv.edu)  
Website: <http://falcon.sbuniv.edu/>

## **Canton**

### **Culver-Stockton College**

#1 College Hill  
Canton, MO 63435-9989  
Phone: 573-288-6000  
Fax: 573-288-6614  
Financial Aid Office: 800-537-1883  
E-mail: [enrollment@culver.edu](mailto:enrollment@culver.edu)  
Website: <http://www.culver.edu/>

## **Cape Girardeau**

### **Metro Business College**

1732 North Kingshighway  
Cape Girardeau, MO 63701  
Phone: 573-334-9181

### **Southeast Missouri State University**

One University  
Cape Girardeau, MO 63701  
Phone: 573-651-2000  
Fax: 573-651-5061  
Financial Aid Office: 573-651-2253  
E-mail: [admissions@semovm.semo](mailto:admissions@semovm.semo)  
Website: <http://www.semo.edu/>

## **Columbia**

### **Columbia College**

1001 Rogers  
Columbia, MO 65216  
Phone: 573-875-8700  
Fax: 573-449-7769  
Financial Aid Office: 573-875-7352  
E-mail: [webmaster@email.ccis.edu](mailto:webmaster@email.ccis.edu)  
Website: <http://www.ccis.edu/>

### **Stephens College**

1200 E. Broadway  
Columbia, MO 65215-0001  
Phone: 573-442-2211  
Fax: 573-876-7248  
Financial Aid Office: 800-876-7207  
E-mail: [helpdesk@wc.stephens.edu](mailto:helpdesk@wc.stephens.edu)  
Website: <http://www.stephens.edu/>

## **University of Missouri-Columbia**

105 Jesse Hall  
Columbia, MO 65211  
Phone: 573-882-2121  
Fax: 573-882-9907  
Financial Aid Office: 800-225-6075  
E-mail: [mu4u@missouri.edu](mailto:mu4u@missouri.edu)  
Website: <http://www.missouri.edu/>

## **Creve Coeur**

### **Missouri Tech**

1167 Corporate  
Creve Coeur, MO 63132  
Phone: 314-569-3600

## **Des Peres**

### **Sanford-Brown College**

12006 Manchester  
Des Peres, MO 63131  
Phone: 314-965-6606  
Website: <http://www.sanford-brown.edu/>

## **Fayette**

### **Central Methodist College**

411 CMC Square  
Fayette, MO 65248  
Phone: 888-CMC-1854  
Financial Aid Office: 660-248-6245  
E-mail: [dheringe@cmc2.cmc.edu](mailto:dheringe@cmc2.cmc.edu)  
Website: <http://www.cmc.edu/>

## **Fulton**

### **Westminster College**

501 Westminster Avenue  
Fulton, MO 65251  
Phone: 573-642-3361  
Fax: 573-642-6356  
Financial Aid Office: 800-475-3361  
E-mail: [admissions@jaynet.mcmo.edu](mailto:admissions@jaynet.mcmo.edu)  
Website: <http://www.westminster.edu>

### **William Woods University**

200 West 12th  
Fulton, MO 65251  
Phone: 573-642-2251  
Fax: 573-592-4574  
Financial Aid Office: 800-995-3159  
E-mail: [cyoung@iris.wmwoods.edu](mailto:cyoung@iris.wmwoods.edu)  
Website: <http://www.wmwoods.edu/>

## **Hannibal**

### **Hannibal-LaGrange College**

2800 Palmyra Road  
Hannibal, MO 63401  
Phone: 573-221-3675  
Fax: 573-221-6594  
Financial Aid Office: 800-HLG-1119 ext.279  
E-mail: [rcritten@hlg.edu](mailto:rcritten@hlg.edu)  
Website: <http://www.hlg.edu/>

## **Hazelwood**

### **Sanford-Brown College**

75 Village Square  
Hazelwood, MO 63042  
Phone: 314-731-1101  
Website: <http://www.sanford-brown.edu/>

## **Hillsboro**

### **Jefferson College**

Hillsboro, MO 63050-1000  
Phone: 636-797-3000  
Fax: 636-789-4012  
Financial Aid Office: 636-797-3000 ext.212  
E-mail: [webmaster@gateway.jeffc](mailto:webmaster@gateway.jeffc)  
Website: <http://www.jeffco.edu/>

## **Houston**

### **Texas County Technical**

1241 Hawthorne  
Houston, MO 65483  
Phone: 417-967-5466

## **Independence**

### **Vatterott College**

210 South Main  
Independence, MO 64051  
Phone: 816-252-3997

## **Jefferson City**

### **Columbia College**

315 Ellis Blvd.  
Jefferson City, MO 65101  
Phone: 573-634-3250

### **Lincoln University**

820 Chesnut  
Jefferson City, MO 65101  
Phone: 573-681-5042  
Fax: 573-681-6074  
Financial Aid Office: 573-681-6156  
E-mail: [enroll@lincolnu.edu](mailto:enroll@lincolnu.edu)  
Website: <http://www.lincolnu.edu>

### **Metro Business College**

1407 Southwest Blvd.  
Jefferson City, MO 65109  
Phone: 573-635-6600

## **Joplin**

### **Missouri Southern State College**

3950 E. Newman  
Joplin, MO 64801-1595  
Phone: 417-625-9300  
Fax: 417-625-9781  
Financial Aid Office: 800-606-MSSC  
E-mail: [admissions@mail.mssc.edu](mailto:admissions@mail.mssc.edu)  
Website: <http://www.mssc.edu/>

### **Vatterott College**

5898 North Main  
Joplin, MO 64801  
Phone: 417-781-5633

### **Kansas City**

#### **Avila College**

11901 Wornall Rd.  
Kansas City, MO 64145  
Phone: 816-942-8400  
Fax: 816-942-3362  
Financial Aid Office: 816-942-8400  
E-mail: [ButlerCA@mail.Avila.edu](mailto:ButlerCA@mail.Avila.edu)

#### **Kansas City College of Legal Studies**

402 E. Bannister  
Kansas City, MO 64131  
Phone: 816-444-2232

#### **Maple Woods Community College**

2601 N. E. Barry  
Kansas City, MO 64156-1299  
Phone: 816-437-3000  
Fax: 816-437-3049  
Financial Aid Office: 816-437-3066  
E-mail: [howardh@maplewoods.cc](mailto:howardh@maplewoods.cc)

#### **Penn Valley Community College**

3201 S. W. Trafficway  
Kansas City, MO 64111  
Phone: 816-759-4000  
Fax: 816-759-4161  
Financial Aid Office: 816-759-4066  
Website: <http://www.kcmetro.cc.mo>

#### **Rockhurst University**

110 Rockhurst  
Kansas City, MO 64110  
Phone: 816-501-4000  
Fax: 816-501-4293  
Financial Aid Office: 800-842-6776  
E-mail: [admission@rockhurst.edu](mailto:admission@rockhurst.edu)  
Website: <http://www.rockhurst.edu/>

#### **Sanford-Brown College**

520 East 19th  
North Kansas City, MO 64117  
Phone: 816-472-7400  
Website: <http://www.sanford-brown.edu>

### **University of Missouri-Kansas City**

5100 Rockhill Road  
Kansas City, MO 64110  
Phone: 816-235-1000  
Fax: 816-235-5588  
Financial Aid Office: 816-235-1154  
E-mail: [admit@umkc.edu](mailto:admit@umkc.edu)  
Website: <http://www.umkc.edu/>

### **Kirkville**

#### **Truman State University**

100 East Normal  
Kirkville, MO 63501-9980  
Phone: 660-785-4000  
Fax: 660-785-4030  
Financial Aid Office: 800-892-7792  
E-mail: [admissions@truman.edu](mailto:admissions@truman.edu)  
Website: <http://www.truman.edu/>

### **Lee's Summit**

#### **Longview Community College**

500 Longview  
Lee's Summit, MO 64081  
Phone: 816-672-2000  
Fax: 816-672-2025  
Financial Aid Office: 816-672-2066  
E-mail: [berken@longview.cc.mo.us](mailto:berken@longview.cc.mo.us)  
Website: <http://www.kcmetro.cc.mo>

### **Liberty**

#### **William Jewell College**

500 College Hill  
Liberty, MO 64068  
Phone: 816-781-3806  
Fax: 816-415-5027  
Financial Aid Office: 800-753-7009  
E-mail: [admissions@william.jewell.e](mailto:admissions@william.jewell.e)  
Website: <http://www.jewell.edu/>

### **Linn**

#### **Linn State Technical College**

One Technology  
Linn, MO 65051  
Phone: 573-897-3603  
Fax: 573-897-4656  
Financial Aid Office: 573-897-3603  
E-mail: [mcbride@linnstate.edu](mailto:mcbride@linnstate.edu)  
Website: <http://www.linnstate.edu/>

### **Marshall**

#### **Missouri Valley College**

P. O. Box 1000, 500 East College  
Marshall, MO 65340  
Phone: 660-831-4114  
Fax: 660-831-4039  
Financial Aid Office: 660-831-4176  
E-mail: [registrar@moval.edu](mailto:registrar@moval.edu)  
Website: <http://www.moval.edu>

### **Maryville**

#### **Northwest Missouri State University**

800 University  
Maryville, MO 64468-6001  
Phone: 660-562-1212  
Fax: 660-562-1897  
Financial Aid Office: 800-633-1175  
E-mail: [admissions@mail.nwmissou](mailto:admissions@mail.nwmissou)  
Website: <http://www.nwmissouri.edu>

### **Moberly**

#### **Moberly Area Community College**

101 College  
Moberly, MO 65270  
Phone: 660-263-4110  
Fax: 660-263-6252  
Financial Aid Office: 800-622-2070 ext.296  
E-mail: [info@macc.cc.mo.us](mailto:info@macc.cc.mo.us)  
Website: <http://www.macc.cc.mo.us/>

### **Neosho**

#### **Crowder College**

601 Laclede  
Neosho, MO 64850  
Phone: 417-451-3223  
Fax: 417-451-4280  
Website: <http://www.crowder.cc.mo>

### **Nevada**

#### **Cottey College**

1000 West Austin  
Nevada, MO 64772-1000  
Phone: 417-667-8181  
Fax: 417-667-8103  
Financial Aid Office: 417-667-8181  
E-mail: [enrollmgt@cottey.edu](mailto:enrollmgt@cottey.edu)  
Website: <http://www.cottey.edu/>

### **Ten Steps to Applying for Financial Aid**

- 1) **Apply now:** Do not wait for an acceptance letter from a college before you apply for its financial aid. The availability of aid should be a factor in your choosing a college. Colleges will send you all the necessary information before you accept their offers of admission. If you wait until you have been accepted, their grants and scholarships may already be gone.
- 2) **Identify which forms you must file:** Make sure you know exactly which forms you need to complete in order to meet the requirements of the various sources.
- 3) **Check the deadlines or preferred filing dates:** Make sure you meet the deadlines or preferred dates if you want to be considered for the widest range of choices.
- 4) **Get Organized:** Gather together ALL of your most recent financial records (income tax returns, W-2 forms, pay stubs, interest statements, home mortgage and debt information, etc.).
- 5) **Know which federal income tax returns you plan to file and draft your response:** The tax form you file – IRS 1040, 1040A, 1040EZ – is one of the factors that determines your eligibility for federal aid programs.
- 6) **Complete all forms accurately, completely, and legibly:** Inaccurate or missing information or unreadable answers could cause costly delays in processing your documents.
- 7) **Provide all the information requested on the form:** For instance, if the answer calls for a zero, enter a zero. Do not leave the question blank.
- 8) **Keep photocopies of every form:** You may need to check your original forms for follow-up information.
- 9) **Read all the corresponding material:** For example, within a few weeks of completing a FAFSA (financial aid form), you will receive a Student Aid Report (SAR). If there are any errors in the information, make corrections and mail it back.
- 10) **Respond promptly:** If additional information is needed, send it as soon as possible. If you find errors, fix them quickly. When it comes to applying for aid, time is money.

Resource: [www.collegeboard.org/finaid/fastud/html/finaid/process.html](http://www.collegeboard.org/finaid/fastud/html/finaid/process.html)

### **Park Hills**

#### **Mineral Area College**

5270 Flat River Rd.  
Park Hills, MO 63601  
Phone: 573-431-4593  
Fax: 573-518-2164  
Financial Aid Office: 573-518-2133  
E-mail: [lhuffman@mail.macc.cc.mo.us](mailto:lhuffman@mail.macc.cc.mo.us)  
Website: <http://www.macc.cc.mo.us/>

### **Parkville**

#### **Park University**

8700 N. W. River  
Parkville, MO 64152  
Phone: 816-741-2000  
Fax: 816-741-4911  
Website: [www.hercules.vcampus.com/](http://www.hercules.vcampus.com/)

### **Point Lookout**

#### **College of the Ozarks**

P.O. Box 17  
Point Lookout, MO 65726-0017  
Phone: 417-334-6411  
Fax: 417-335-2618  
Financial Aid Office: 800-222-0525  
E-mail: [admiss4@cofo.edu](mailto:admiss4@cofo.edu)  
Website: <http://www.cofo.edu/ozarks.htm>

### **Poplar Bluff**

#### **Three Rivers Community College**

Three Rivers  
Poplar Bluff, MO 63901  
Phone: 573-840-9600  
Fax: 573-840-9657  
Financial Aid Office: 573-840-9606  
E-mail: [vstanard@trcc.cc.mo.us](mailto:vstanard@trcc.cc.mo.us)  
Website: <http://www.trcc.cc.mo.us>

### **Rolla**

#### **Metro Business College**

1202 East Highway  
Rolla, MO 65401  
Phone: 573-364-8464

#### **University of Missouri-Rolla**

206 Parker Hall  
Rolla, MO 65409-0470  
Phone: 573-341-4111  
Fax: 573-341-6306  
Financial Aid Office: 800-522-0938  
E-mail: [umROLLA@umr.edu](mailto:umROLLA@umr.edu)  
Website: <http://www.umr.edu/>

### **Sedalia**

#### **State Fair Community College**

3201 W. 16th  
Sedalia, MO 65301-2199  
Phone: 660-530-5800  
Fax: 660-530-5820  
Financial Aid Office: 660-530-5800 ext.298  
E-mail: [webmaster@sfcc.cc.mo.us](mailto:webmaster@sfcc.cc.mo.us)  
Website: <http://www.sfcc.cc.mo.us/>

### **Springfield**

#### **Bryan Career College**

1700 South Campbell  
Springfield, MO 65807  
Phone: 417-862-5700

### **Drury University**

900 N. Benton  
Springfield, MO 65802  
Phone: 417-873-7879  
Fax: 417-873-7529  
Website: <http://www.drury.edu/>

### **Evangel University**

1111 N. Glenstone  
Springfield, MO 65802  
Phone: 417-865-2811  
Fax: 417-865-9599  
Financial Aid Office: 800-EVANGEL  
E-mail: [webmaster@evangel.edu](mailto:webmaster@evangel.edu)  
Website: <http://www.evangel.edu/>

### **Ozarks Technical Community College**

1417 North, P. O. Box 5958  
Springfield, MO 65801  
Phone: 417-895-7000  
Fax: 417-895-7366  
Financial Aid Office: 417-895-7037  
E-mail: [tlansdow@emhl.otc.cc.mo.us](mailto:tlansdow@emhl.otc.cc.mo.us)  
Website: <http://www.otc.cc.mo.us/>

### **Southwest Missouri State University**

901 South National  
Springfield, MO 65804  
Phone: 417-836-5000  
Fax: 417-836-7669  
Financial Aid Office: 417-836-5632  
E-mail: [adm005d@vma.smsu.edu](mailto:adm005d@vma.smsu.edu)  
Website: <http://www.smsu.edu/>

### **Springfield College**

1010 West Sunshine  
Springfield, MO 65807  
Phone: 417-864-7220

### **Vatterott College**

1258 East Trafficway  
Springfield, MO 65802  
Phone: 417-831-8116

### **St. Ann**

#### **Vatterott College**

3925 Industrial Dr.  
St. Ann, MO 63074  
Phone: 314-428-5900

### **St. Charles**

#### **Lindenwood University**

209 South Kingshighway  
St. Charles, MO 63301  
Phone: 636-949-2000  
Fax: 636-949-4992  
Financial Aid Office: 636-949-4923  
E-mail: [admissions@lc.lindenwood](mailto:admissions@lc.lindenwood)  
Website: <http://199.217.137.67/>

### **Sanford-Brown College**

3555 Franks Drive  
St. Charles, MO 63301  
Phone: 314-949-2620  
Website: <http://www.sanford-brown.edu/>

### **St. Joseph**

#### **Missouri Western State College**

4525 Downs Drive  
St. Joseph, MO 64507-2294  
Phone: 816-271-4200  
Fax: 816-271-5982  
Financial Aid Office: 816-271-4361  
E-mail: [admissn@mwsc.edu](mailto:admissn@mwsc.edu)  
Website: <http://www.mwsc.edu>

### **Vatterott College**

3131 Frederick  
St. Joseph, MO 64506  
Phone: 816-364-5399

### **St. Louis**

#### **Clayton Business School**

52 Maryland Plaza  
St. Louis, MO 63108  
Phone: 314-367-7555

### **Daruby School**

3881 Washington  
St. Louis, MO 63108  
Phone: 314-588-1774

### **Fontbonne College**

6800 Wydown  
St. Louis, MO 63105-3098  
Phone: 314-862-3456  
Fax: 314-889-1451  
Financial Aid Office: 314-889-1414  
E-mail: [ldoss@fontbonne.edu](mailto:ldoss@fontbonne.edu)  
Website: <http://www.fontbonne.edu/>

### **Harris-Stowe State College**

3026 Laclede  
St. Louis, MO 63103  
Phone: 314-340-3366  
Fax: 314-340-3399  
E-mail: [webmaster@hssc.edu](mailto:webmaster@hssc.edu)  
Website: <http://www.hssc.edu/>

### **Hickey College**

940 Westport  
St. Louis, MO 63146  
Phone: 314-434-2212

### **Maryville University of Saint Louis**

13550 Conway  
St. Louis, MO 63141  
Phone: 314-529-9300/800-627-9855  
Fax: 314-542-9085  
Financial Aid Office: 314-529-9350  
E-mail: [Admissions@maryville.edu](mailto:Admissions@maryville.edu)  
Website: <http://www.maryvillestl.edu/>

### **Missouri Baptist College**

One College Park  
St. Louis, MO 63141-8698  
Phone: 314-434-1115  
Fax: 314-434-7596  
Financial Aid Office: 887-434-1115  
E-mail: [admissions@mobap.edu](mailto:admissions@mobap.edu)  
Website: <http://www.mobap.edu>

### **Missouri College**

10121 Manchester  
St. Louis, MO 63122  
Phone: 314-821-7700

### **Patricia Stevens College**

300 N. Fourth St.  
St. Louis, MO 63103  
Phone: 314-421-0949

*"Success means pursuing a career that inspires you – brings passion to your life and totally absorbs your energy."*

*-Marin Alsop, Conductor*



**St. Louis Community College**

11333 Big Bend  
 St. Louis, MO 63122  
 Phone: 314-984-7500  
 Fax: 314-984-7166  
 E-mail: [info@stlcc.cc.mo.us](mailto:info@stlcc.cc.mo.us)  
 Website: <http://www.stlcc.cc.mo.us>

**St. Louis Community College**

300 South Broadway  
 St. Louis, MO 63102  
 Phone: 314-539-5000  
 Fax: 314-539-5499  
 E-mail: [info@stlcc.cc.mo.us](mailto:info@stlcc.cc.mo.us)  
 Website: <http://www.stlcc.cc.mo.us/>

**St. Louis Community College**

5600 Oakland  
 St. Louis, MO 63110  
 Phone: 314-644-9100  
 Fax: 314-644-9999  
 E-mail: [info@stlcc.cc.mo.us](mailto:info@stlcc.cc.mo.us)  
 Website: <http://www.stlcc.cc.mo.us>

**St. Louis Community College-****Florissant Valley**

3400 Pershall Road  
 St. Louis, MO 63135  
 Phone: 314-595-4200  
 Fax: 314-595-2102  
 E-mail: [info@stlcc.cc.mo.us](mailto:info@stlcc.cc.mo.us)  
 Website: <http://www.stlcc.cc.mo.us/>

**St. Louis College of Health Careers**

4484 West Pine  
 St. Louis, MO 63108  
 Phone: 314-652-0300

**St. Louis Institute of Technology**

5218-20 North 21st  
 St. Louis, MO 63107  
 Phone: 314-531-3985

**Saint Louis University**

221 North Grand  
 St. Louis, MO 63103  
 Phone: 314-977-2222  
 Fax: 314-977-7105  
 Financial Aid Office: 800-758-3678  
 E-mail: [admitme@slu.edu](mailto:admitme@slu.edu)

**University of Missouri-St. Louis**

8001 Natural  
 St. Louis, MO 63121  
 Phone: 314-516-5000  
 Fax: 314-516-5378  
 Financial Aid Office: 314-516-5526  
 E-mail: [AdmissionsU@msx.umsf.edu](mailto:AdmissionsU@msx.umsf.edu)  
 Website: <http://www.umsf.edu/>

**Vanderschmidt School**

4625 Lindell  
 St. Louis, MO 63108  
 Phone: 314-361-6000

**Washington University**

One Brookings  
 St. Louis, MO 63130  
 Phone: 314-935-5000  
 Fax: 314-935-4744  
 Financial Aid Office: 314-935-5900  
 E-mail: [admission@wustl.edu](mailto:admission@wustl.edu)  
 Website: <http://www.wustl.edu/>

**Webster University**

470 East Lockwood  
 St. Louis, MO 63119-3194  
 Phone: 314-968-6900  
 Fax: 314-968-7117  
 Financial Aid Office: 800-WU-FINAD  
 E-mail: [admit@webster.edu](mailto:admit@webster.edu)

**St. Peters****St. Charles County Community College**

4601 Mid Rivers  
 St. Peters, MO 63376  
 Phone: 636-922-8000  
 Fax: 636-922-8352  
 Financial Aid Office: 636-922-8270  
 E-mail: [Adm-Reg@chuck.stchas.ed](mailto:Adm-Reg@chuck.stchas.ed)  
 Website: <http://www.stchas.edu/>

**Sunset Hills****Vatterott College**

12970 Maurer  
 Sunset Hills, MO 63127  
 Phone: 314-843-4200

**Trenton****North Central Missouri College**

1301 Main Street  
 Trenton, MO 64683  
 Phone: 660-359-3948  
 Fax: 660-359-2899  
 Financial Aid Office: 800-880-6180 ext.402  
 E-mail: [kkrohn@mail.ncmc.cc.mo.us](mailto:kkrohn@mail.ncmc.cc.mo.us)  
 Website: <http://www.ncmc.cc.mo.us/>

**Union****East Central College**

P. O. Box 529  
 Union, MO 63084  
 Phone: 636-583-5193  
 Fax: 636-583-6602  
 Financial Aid Office: 314-583-5193  
 E-mail: [wiedaks@ecmail.ecc.cc.mo.](mailto:wiedaks@ecmail.ecc.cc.mo.)  
 Website: <http://www.ecc.cc.mo.us/>

**Warrensburg****Central Missouri State University**

Administration 202  
 Warrensburg, MO 64093  
 Phone: 660-543-4111  
 Fax: 660-543-8020  
 Financial Aid Office: 660-543-4040  
 E-mail: [christiansen@cmsu1.cmsu.](mailto:christiansen@cmsu1.cmsu.)  
 Website: <http://www.cmsu.edu>

**Warson Woods****Westco Tech**

10071 Manchester  
 Warson Woods, MO 63122  
 Phone: 314-966-5585

**West Plains****Southwest Missouri State University-West Plains**

128 Garfield  
 West Plains, MO 65775  
 Phone: 417-256-5761  
 Fax: 417-257-1173  
 Financial Aid Office: 417-256-2498  
 E-mail: [admissions@wp.smsu.edu](mailto:admissions@wp.smsu.edu)  
 Website: <http://www.wp.smsu.edu/>

*I've learned-  
 that it's taking me a long time to  
 become the person I want to be.*

*I've learned-  
 that heroes are the people who  
 do what has to be done when it  
 needs to be done, regardless of  
 the consequences.*

*I've learned-  
 that sometimes the people you  
 expect to kick you when you're  
 down will be the ones to help you  
 get back up.*

*I've learned-  
 that maturity has more to do with  
 what types of experiences you've  
 had and what you've learned  
 from them and less to do with  
 how many birthdays you've  
 celebrated.*

*I've learned-  
 that our background and  
 circumstances may have  
 influenced who we are, but we  
 are responsible for who we  
 become.*

*I've learned-  
 that two people can look at the  
 exact same thing and see  
 something totally different.*

*I've learned-  
 that credentials on the wall do  
 not make you a decent human  
 being.*

-Author Unknown





# Women's Organizations

*Organizations that promote the interests of industry, federal assistance programs for small business, and many more contacts pertaining to business, trade, industry and labor.*

## Alliance of Professional Organizations

Contact: Julie Boyce  
825 S. Devonshire  
Springfield, MO 65802  
Phone: 417-881-4331  
*Serves as a clearinghouse for the activities of women's organizations.*

## American Business Women's Association, Heart of the Ozarks Chapter

Contact: Vonnie Harris  
2834 S. Roanoke  
Springfield, MO 65807  
Phone: 417-883-2259  
*Promotes women in business and offers scholarships to women pursuing business careers.*

## American Business Women's Association Missouri Ann Chapter 3085

Contact: Brenda O' Connell  
4210 Monterrey  
Brookline, MO 65619  
Phone: 417-881-2466  
*Brings together businesswomen of diverse backgrounds for personal and professional growth.*

## American Business Women's Association, Ozark Mountain Chapter

Contact: Beverly Graham  
725 W. Montclair  
Springfield, MO 65807  
Phone: 417-881-3034  
*Serves as a support group for businesswomen; raises funds and offers scholarships to women pursuing business careers.*

## American Hereford Women

P. O. Box 014059  
Kansas City, MO 64101-4059  
Phone: 816-842-3757  
Fax: 816-842-6931  
E-mail: [herefordworks@usa.net](mailto:herefordworks@usa.net)  
Web site: <http://www.hereford.org/>  
*Supports cattle (beef) nationwide.*

## American Society of Women Accountants, Springfield Chapter 98

1355 E. Bradford Suite C  
Springfield, MO 65804  
Phone: 417-887-3660  
Fax: 417-887-5989  
*Advances the interest of women in accounting.*

## Central Exchange

1020 Central  
Kansas City, MO 64106  
Phone: 816-471-7560 Fax: 816-471-7620  
Website: [www.centralexchange.org](http://www.centralexchange.org)  
*Provides professional and personal development activities.*

## Community Business and Professional Women's Club

Sharon Kirksey, Contact  
432 E. Monclair #2-D  
Springfield, MO 65807  
Phone: 417-890-2385  
*Promotes women's advancement in business, education and professional life.*

## Greater Ozarks Business and Professional Women

Elizabeth Burris, Contact  
4423 S. Meadowlark  
Springfield, MO 65810  
Phone: 417-889-1239  
*Promotes the interest of business and professional women.*

## Home Builders Association

1200 East Woodhearst Drive, Bldg. R300  
Springfield, MO 65804  
Phone: 417-881-3711  
Fax: 417-881-7334  
Email: [www.lhenson@springfieldhba.com](mailto:www.lhenson@springfieldhba.com)  
Website: [www.springfieldhba.com](http://www.springfieldhba.com)

## International Association of Administrative Professionals (IAAP)

10502 Northwest, P. O. Box 20404  
Kansas City, MO 64195-0404  
Phone: 816-891-6600  
Fax: 816-891-9118  
Email: [service@iaap-hq.org](mailto:service@iaap-hq.org)  
Web site: <http://www.iaap-hq.org>  
*Enhances individual and collective value, image, competence and influence. IAAP's mission is to be a recognized leader of office professionals.*

## Journalism and Women Symposium (JAWS)

Missouri School of Journalism, 76-G Gannett Hall  
Columbia, MO 65211  
Phone: 573-882-7456  
*Supports the personal growth and professional empowerment of women in newsrooms and works toward a more accurate portrayal of the whole society.*

## Missouri Agri-Women

7018 County 181  
Rosendale, MO 64483  
Phone: 816-567-4031

## Missouri Cattlewomen

10901 W. Hwy 40  
Rookeport, MO 63279  
Phone: 573-445-9661  
E-mail: [britt-rankin@missouri.edu](mailto:britt-rankin@missouri.edu)  
*Supports and promotes the beef industry. They function to inform consumers of the importance of the industry and the contributions it makes to the national economy.*

## National Association of Women in Construction (NAWIC)

P.O. Box 455  
Ozark, MO 65721  
Toll-Free: 1-800-552-3506  
Phone: 417-581-7344  
Fax: 417-581-7489  
E-mail: [gcrain@gte.com](mailto:gcrain@gte.com)  
Website: [www.nawic.org](http://www.nawic.org)

## National Association of Women's Yellow Pages (NAWYP)

8420 Delmar Boulevard  
St. Louis, MO 63124  
Phone: 800-869-1203  
Fax: 314-567-7849  
E-mail: [info@womensyellowpages.com](mailto:info@womensyellowpages.com)  
Website: <http://www.womensyellowpages.org>  
*Provides communication between publishers of women's business directories and a national presence for our publishers and their advertisers. Together, the network of directories has a reach of over one million readers. NAWYP member directories develop a network of professional women in each community where one is published.*

**National Organization for Women (NOW)**

P. O. Box 1434  
 Springfield, MO 65801  
 Phone: 417-831-9676  
*Works to further the causes of women.*

**Professional Women's Home Offices, Inc. (PWHO)**

7536 Forsyth Blvd  
 St. Louis, MO 63105  
 Phone: 314-995-1455  
 Fax: 314-862-0931  
 E-mail: [PWHO@juno.com](mailto:PWHO@juno.com)  
*Provides education, networking, leads and mentoring for professional growth in a dynamic, energetic, friendly and welcoming atmosphere. Dedicated to women working from home-based offices.*

**Springfield Contractors Association**

1313 North Nias  
 Springfield, MO 65802  
 Phone: 417-862-1313  
 Fax: 417-862-6892  
 Website: [www.scamembers.com](http://www.scamembers.com)

**Women in Agribusiness (WIA)**

*Dolores Hamelin, Contact*  
 P. O. Box 986  
 Kearney, MO 64060-0986  
*Organizes women in the agribusiness industry and provides a forum on subjects concerning agribusiness. WIA maintains a roster of women in the industry, provides network and peer/mentor support, and provides resources for professionals in agribusiness.*

**Women in Energy, Inc. (WE)**

P. O. Box 105252  
 Jefferson City, MO 65110-5252  
 Phone: 515-830-1460  
 Fax: 515-277-2297  
*Concentrates on providing networking opportunities for women in the energy-related fields. Its main objectives are informing members of energy issues and news and helping members grow professionally.*

**Women in Entomology (WIE)**

22 Anderson Avenue  
 Columbia, MO 65203-2673  
 Phone: 573-874-4143

**Women's Employment Network (WEN)**

1734 East 63rd Street  
 Kansas City, MO 64110  
 Phone: 816-822-8083  
 Fax: 816-822-8607  
 E-mail: [lklein@wcwen.org](mailto:lklein@wcwen.org)  
 Website: <http://www.wcwen.org>  
*Assists low-income women to raise their self-esteem and achieve economic independence through sustained employment.*

**The Women's Foundation of Greater Kansas City**

6405 Metcalf, Suite 1516  
 Overland Park, KS 66202  
 Phone: 913-831-0711 Fax: 913-831-0881  
 E-mail: [womensdn@cm.org](mailto:womensdn@cm.org)  
 Website: <http://www.cmakc.org/womensdn>

**Women's Yellow Pages of Greater St. Louis (WYP)**

8420 Delmar Blvd., Suite  
 St. Louis, MO 63124  
 Phone: 314-997-6262  
 Fax: 314-567-7849  
 E-mail: [stlwyp@aol.com](mailto:stlwyp@aol.com)  
 Website: <http://www.wyp>  
*Produces an annual directory of women business owners and networking events that serves as an advocate in the community to advance women in the business arena.*



## Everyone Has A Role In Making Change

*Individuals and groups can improve the status of women. They can take action voluntarily, through their administrative power, through advocacy.*

- ◆ Individuals can build awareness, take personal action, and become leaders within their families, and other groups.
- ◆ Public and private leaders can use existing power and authority to make change. They can ensure that policy and action plans are in place to serve women equitably, and develop partnerships and collaborations to address important issues affecting women.
- ◆ Legislators can begin to formulate the necessary laws enabling regulations and resources that will lead to equality.
- ◆ The Administration can provide leadership by promoting legislation, directing state administrators to take action, and encouraging individuals to improve the status of women.

***"To achieve, you need thought...  
 that's real power."***

***-Ayn Rand***

# Missouri Career Centers

*Missouri Career Centers unify training, education, and employment programs into one customer friendly system for both individuals and businesses in communities across the state .  
The following are listed by Missouri Workforce Investment Areas:*

## Northwest Region

### **Trenton, MO**

Phone: 660-359-3622

*Serves Counties: Andrew, Atchison, Caldwell, Gentry, Grundy, Harrison, Clinton, Daviess, DeKalb, Holt, Linn, Livingston, Nodaway, Mercer, Putnam, Sullivan, Worth, Buchanan*

## Northeast Region

### **Paris, MO**

Phone: 660-327-5125

*Serves Counties: Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Randolph, Schuyler, Ralls, Scotland, Shelby, Warren*

## Kansas City & Vicinity

### **Kansas City, MO**

Phone: 816-471-2330, ext. 257

*Serves Counties: Cass, Clay, Jackson, Platte, Ray*

## West Central Region

### **Sedalia, MO**

Phone: 660-827-3722

*Serves Counties: Bates, Benton, Carroll, Cedar, Chariton, Henry, Hickory, Johnson, Lafayette, Pettis, St. Clair, Saline, Vernon*

## St. Louis City

### **St. Louis, MO**

Phone: 314-589-8009

*Serves Counties: St. Louis City*

## Southwest Region

### **Joplin, MO**

Phone: 417-782-5872

*Serves Counties: Barry, Barton, Dade, Jasper, Lawrence, McDonald, Newton*

## Ozark Region

### **Springfield, MO**

Phone: 417-887-4343

*Serves Counties: Christian, Dallas, Greene, Polk, Stone, Taney, Webster*

## Central Region

### **Rolla, MO**

Phone: 573-364-7030, ext. 133

*Serves Counties: Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Howard, Gasconade, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski, Washington*

## South Central

### **West Plains, MO**

Phone: 417-256-6147

*Serves Counties: Butler, Carter, Douglas, Howell, Oregon, Ozark, Reynolds, Ripley, Shannon, Texas, Wayne, Wright*

## Southeast Region

### **Cape Girardeau, MO**

Phone: 573-334-0990, ext. 13

*Serves Counties: Bollinger, Cape Girardeau, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Ste. Genevieve, St. Francois, Scott, Stoddard*

## Jackson County Kansas City

### **Kansas City, MO**

Phone: 816-325-5890

*Serves Counties: Jackson County*

## St. Louis County

### **St. Louis, MO**

Phone: 314-679-3300

*Serves Counties: St. Louis County*

## St. Charles County

### **St. Peters, MO**

Phone: 636-441-2422

*Serves Counties: St. Charles*

## Jefferson/Franklin Counties

### **Hillsboro, MO**

Phone: 636-789-3502

*Serves Counties: Franklin, Jefferson*

**State of Missouri Career Centers  
573-751-7796**

*“Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has.”*

*-Margaret Mead*

# Caring Communities

*Established to help Missouri's families, children, and individuals and to encourage collaboration among public and private community entities in order to strengthen community support systems.*

## **Area Resources for Community and Human Services (St. Louis City and County)**

4236 Lindell Blvd., 4<sup>th</sup> Floor  
St. Louis, MO 63108  
Phone: 314-534-0022  
Fax: 314-534-0055  
E-mail: [rgierer@mail.state.mo.us](mailto:rgierer@mail.state.mo.us)

## **Butler County Community Resource Council**

644 Charles Street  
Poplar Bluff, MO 63901  
Phone: 573-776-7830  
Fax: 573-776-6130  
E-mail: [caring@semo.net](mailto:caring@semo.net)  
Website: <http://www.thecrc.org>

## **Columbia/Boone County Community Partnership**

601 Business Loop 70 W #217A  
Columbia, MO 65203  
Phone: 573-256-1890  
Fax: 573-256-1893  
E-mail: [mbloemke@tranquility.net](mailto:mbloemke@tranquility.net)

## **Community Caring Council (Cape Girardeau County)**

P. O. Box 552  
Cape Girardeau, MO 63702-0552  
Phone: 573-651-2099  
Fax: 573-651-2010  
E-mail: [c612ssw@semovm.semo.edu](mailto:c612ssw@semovm.semo.edu)

## **Community Partnership of the Ozarks (Greene County)**

1229 East Seminole  
Springfield, MO 65804  
Phone: 417-888-2020  
Fax: 417-888-2022  
E-mail: [dottiek@aol.com](mailto:dottiek@aol.com)

## **Dunklin County Caring Council**

P. O. Box 863  
Kennett, MO 63857  
Phone: 573-717-1158  
Fax: 573-717-1825  
E-mail: [kcooper@sheltonbbs.com](mailto:kcooper@sheltonbbs.com)

## **Families and Communities Together (Marion County)**

109 Virginia, Suite 115  
Hannibal, MO 63401  
Phone: 573-221-2285  
Fax: 573-221-7028  
E-mail: [fact@nemonet.com](mailto:fact@nemonet.com)  
Website: <http://cueball.nemonet.com/fact/>

## **Jefferson County Community Partnership**

1671 Marriott Lane  
Barnhart, MO 63012  
Phone: 636-464-0256  
Fax: 636-464-2764  
E-mail: [jccaringcomm@mailexcite.com](mailto:jccaringcomm@mailexcite.com)

## **Local Investment Commission (Jackson County)**

3100 Broadway, Suite 226  
Kansas City, MO 64111-2513  
Phone: 816-889-5050  
Fax: 816-889-5051  
E-mail: [ghobbskc@kclink.org](mailto:ghobbskc@kclink.org)  
Website: <http://www.kclinc.org>

## **Mississippi County Interagency Council**

1200 East Marshall, Health Department  
Charleston, MO 63834  
Phone: 573-683-2191  
Fax: 573-683-6539  
E-mail: [odana1@midwest.net](mailto:odana1@midwest.net)

## **New Madrid County Human Resources Council**

c/o New Madrid DFS Office  
New Madrid, MO 63869  
Phone: 573-748-5533  
Fax: 573-748-2729  
E-mail: [nmchuman@sheltonbbs.com](mailto:nmchuman@sheltonbbs.com)

## **Northeast Missouri Caring Communities (Knox and Schuyler Counties)**

Knox County, Route 3, Box 59  
Edina, MO 63537  
Phone: 660-397-3655  
Fax: 660-397-2403  
E-mail: [nemocc@marktwain.net](mailto:nemocc@marktwain.net)

## **Pemiscot County Initiative Network (PIN)**

322 Ward Avenue  
Caruthersville, MO 63830  
Phone: 573-333-5301  
Fax: 573-333-2160  
E-mail: [pin@i1.net](mailto:pin@i1.net)

## **Pettis County Community Partnership**

515 South Kentucky, P. O. Box 1432  
Sedalia, MO 65302-1432  
Phone: 660-827-0560  
Fax: 660-827-0633  
E-mail: [pccp@iland.net](mailto:pccp@iland.net)

## **Phelps County Community Partnership**

1101 Hauck Drive  
Rolla, MO 65401  
Phone: 573-368-2849  
Fax: 573-368-3911  
E-mail: [4PCCP@Rollanet.org](mailto:4PCCP@Rollanet.org)  
Website: <http://www.rollanet.org/~ssdb/>

## **Randolph County Community Partnership**

P. O. Box 613  
Moberly, MO 65207  
Phone: 660-263-7173  
Fax: 660-263-7244  
E-mail: [caringcomm@missvalley.com](mailto:caringcomm@missvalley.com)

**Ripley County Caring Community Partnership**  
 126 Washington  
 Doniphan, MO 63935  
 Phone: 573-996-7980  
 Fax: 573-996-4662  
 E-mail: [rcccp@semo.net](mailto:rcccp@semo.net)

**St. Francois County Community Partnership**  
 12 S. Coffman  
 Park Hills, MO 63601  
 Phone: 573-431-3173  
 Fax: 573-431-7413  
 E-mail: [sfccp@missouri.org](mailto:sfccp@missouri.org)  
 Website: <http://fxnet.missouri.org/organizations/sfccp>

**St. Joseph Youth Alliance  
 (Buchanan County)**  
 210 North Seventh Street  
 St. Joseph, MO 64501-1892  
 Phone: 816-232-0050  
 Fax: 816-390-8536  
 E-mail: [emason@mind.missouri.org](mailto:emason@mind.missouri.org)

**Southwest Missouri Community Alliance**  
 3230 S. Wisconsin, Suite E  
 Joplin, MO 64804  
 Phone: 417-782-9899  
 Fax: 417-782-4337  
 E-mail: [swmca@sofnet.com](mailto:swmca@sofnet.com)  
 Website: <http://www.works.state.mo.us/swalliance/swmca/index>

**Washington County Community Partnership**  
 108 Frizzell, Suite 1  
 Potosi, MO 63664  
 Phone: 573-438-8555  
 Fax: 573-438-9233  
 E-mail: [faces@potosi.k12.mo.us](mailto:faces@potosi.k12.mo.us)

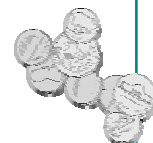


## Decreasing the Wage Gap

*Women Must Value Themselves*

Since the Equal Pay Act was signed in 1963, women have made progress towards wage equality, but still have a long way to go. As the 21<sup>st</sup> century begins, millions of women will still take home smaller paychecks than their male co-workers.

*Women make just 74 cents for every dollar a man earns.*



- ♦ Women tend to accept the first offer and seldom negotiate.
- ♦ Women must expect more and price themselves at market value.
- ♦ Women need to communicate and discuss their salaries with each other.

Women can help reduce the wage gap by pricing themselves at market value, doing the proper research on salary levels, and by negotiating. If they do not, experts say they can expect to continue to make less than men do for many years.

### *Random sample of how women's yearly wages compare to men's by job category:*

	Women	Men	% of Men's
College & University Teachers	\$39,988	\$51,896	77.1%
Education Administrators	\$37,960	\$57,772	65.7%
Elementary School Teachers	\$35,204	\$38,948	90.5%
Secondary School Teachers	\$36,296	\$40,196	90.3%
Computer Programmers	\$37,180	\$45,968	80.9%
Engineers	\$43,212	\$52,572	82.1%
Physicians	\$50,232	\$65,260	77.0%
Registered Nurses	\$38,168	\$40,248	94.8%
Accountants & Auditors	\$32,136	\$42,692	75.3%
Cashiers	\$13,468	\$15,704	85.7%
Waiters/Waitresses	\$14,664	\$17,836	82.1%

Source: U. S. Department of Labor, Bureau of Labor Statistics

*"Financial independence is one of the strongest things a woman can bring to a relationship."*

-Valerie Coleman Morris



# Missouri Chambers of Commerce

Chambers of Commerce can provide business information in their geographic location.

## Affton

**Affton Chamber of Commerce**  
9510 MacKenzie Rd., P. O. Box 20151  
Affton, MO 63123  
Phone: 314-631-1221  
Fax: 314-631-1111

## Arnold

**Arnold Chamber of Commerce**  
P. O. Box 1156  
Arnold, MO 63010-1910  
Phone: 314-296-1910

## Ash Grove

**Ash Grove Chamber of Commerce**  
P. O. Box 1156  
Ash Grove, MO 63010  
**Ash Grove Chamber of Commerce**  
P. O. Box 308  
Ash Grove, MO 65604  
Phone: 417-751-3838

## Aurora

**Aurora Chamber of Commerce**  
7 W. Olive  
Aurora, MO 65606  
Phone: 417-678-4150

## Ava

**Ava Area Chamber of Commerce**  
Box 83  
Ava, MO 65608  
Phone: 417-683-4594

## Belton

**Belton Chamber of Commerce**  
539 No. Scott, P. O. Box 350  
Belton, MO 64012  
Phone: 816-331-2420

## Bethany

**Bethany Area Chamber of Commerce**  
116 S. 16<sup>th</sup>, P. O. Box 202  
Bethany, MO 64424  
Phone: 816-425-6358

## Blue Springs

**Blue Springs Chamber of Commerce**  
1000 Main St.  
Blue Springs, MO 64015  
Phone: 816-229-8558  
Fax: 816-229-1244

## Bolivar

**Bolivar Area Chamber of Commerce**  
454 S. Springfield, P. O. Box 202  
Bolivar, MO 65613  
Phone: 417-326-4118

## Bonne Terre

**Bonne Terre Chamber of Commerce**  
P. O. Box 175  
Bonne Terre, MO 63628  
Phone: 314-358-4000

## Boonville

**Boonville Area Chamber of Commerce**  
200 Main St. No. 4  
Boonville, MO 65233  
Phone: 816-882-2721  
Fax: 816-882-2264

## Bowling Green

**Bowling Green Chamber of Commerce**  
16 W. Church St.  
Bowling Green, MO 63334  
Phone: 314-324-2373

## Branson

**Branson/Lakes Area  
Chamber of Commerce**  
P. O. Box 220  
Branson, MO 65616  
Phone: 417-334-4136  
Fax: 417-334-4139

## Braymer

**Braymer Chamber of Commerce**  
115 Main St.  
Braymer, MO 64624  
Phone: 816-645-2283

## Butler

**Butler Chamber of Commerce**  
17 S. Delaware, P. O. Box 167  
Butler, MO 64730  
Phone: 816-679-3380  
Fax: 816-679-6636

## Cabool

**Cabool Area Chamber of Commerce**  
P. O. Box 285  
Cabool, MO 65689  
Phone: 417-962-3002

## California

**California Chamber of Commerce**  
P. O. Box 85  
California, MO 65018  
Phone: 314-796-3040

## Camdenton

**Camdenton Area Chamber of Commerce**  
611 N. Hwy 5, P. O. Box 1375  
Camdenton, MO 65020  
Phone: 573-346-2227  
Fax: 573-346-3496

## Cape Girardeau

**Cape Girardeau Chamber of Commerce**  
601 N. Kings Hwy., P. O. Box 98  
Cape Girardeau, MO 63702  
Phone: 573-335-3312  
Fax: 573-335-4686

## Carl Junction

**Carl Junction Chamber of Commerce**  
P. O. Box 301  
Carl Junction, MO 64834

## Carrollton

**Carrollton Area Chamber of Commerce**  
111 N. Mason  
Carrollton, MO 64633  
Phone: 816-542-3023

## Carthage

**Carthage Chamber of Commerce**  
107 E. Third  
Carthage, MO 64836  
Phone: 417-358-2373  
Fax: 417-358-7479

## Caruthersville

**Greater Caruthersville  
Chamber of Commerce**  
200 W. Third, P. O. Box 806  
Caruthersville, MO 63830  
Phone: 314-333-1222

## Centralia

**Centralia Area Chamber of Commerce**  
100 W. Railroad  
Centralia, MO 65240  
Phone: 314-682-2272

## Chaffee

**Chaffee Chamber of Commerce**  
P. O. Box 35, Chaffee, MO 63740  
Phone: 314-887-3555

## Charleston

**Charleston Chamber of Commerce**  
108 E. Commercial St., P. O. Box 407  
Charleston, MO 63834  
Phone: 314-683-6509

## Chesterfield

**Chesterfield Chamber of Commerce**  
444 Chesterfield  
Chesterfield, MO 63017  
Phone: 314-532-3399  
Fax: 314-532-7446

## Chillicothe

**Chillicothe Area Chamber of Commerce**  
715 Washington, P. O. Box 407  
Chillicothe, MO 64601  
Phone: 816-646-4050  
Fax: 816-646-3309

## Clayton

**Clayton Chamber of Commerce**  
225 S. Meramec Ave.  
Clayton, MO 63105-3511  
Phone: 314-726-3033  
Fax: 314-726-0637

## Clinton

**Clinton Area Chamber of Commerce**  
200 S. Main  
Clinton, MO 64735  
Phone: 816-885-8168  
Fax: 816-885-8166

## Columbia

**Columbia Chamber of Commerce**  
300 S. Providence Rd., P. O. Box 1016  
Columbia, MO 65205  
Phone: 573-874-1132  
Fax: 573-443-3986

## Concordia

**Concordia Chamber of Commerce**  
P. O. Box 143  
Concordia, MO 64020  
Phone: 816-463-2454

## Crane

**Crane Chamber of Commerce**  
P. O. Box 110  
Crane, MO 65633  
Phone: 417-723-8525

## Creve Coeur

**Creve Coeur-Olivette  
Chamber of Commerce**  
11631 Olive Blvd.  
Creve Coeur, MO 63141  
Phone: 314-569-3536  
Fax: 314-569-3073

## Cuba

**Cuba Area Chamber of Commerce**  
1102 Oak Hill Rd., P. O. Box 405  
Cuba, MO 65453  
Phone: 314-885-2531

## Desloge

**Desloge Chamber of Commerce**  
207 N. Desloge Dr., P. O. Box 1581  
Desloge, MO 63601  
Phone: 314-431-3006

### **Dexter**

**Dexter Chamber of Commerce**  
713 W. Business 60, P. O. Box 21  
Dexter, MO 63841  
Phone: 314-624-7458  
Fax: 314-624-7459

### **East Prairie**

**East Prairie Chamber of Commerce**  
211 E. Main  
East Prairie, MO 63845  
Phone: 573-649-5243  
Fax: 573-649-5243

### **El Dorado**

**El Dorado Springs  
Chamber of Commerce**  
119 W. Spring, P. O. Box 276  
El Dorado Springs, MO 64744  
Phone: 417-876-4154

### **Eldon**

**Eldon Chamber of Commerce**  
107 S. Maple, P. O. Box 209  
Eldon, MO 65026  
Phone: 314-392-3752

### **Ellington**

**Ellington Chamber of Commerce**  
P. O. Box 515  
Ellington, MO 63638  
Phone: 314-663-2511

### **Elsberry**

**Elsberry Chamber of Commerce**  
201 Broadway  
Elsberry, MO 63343  
Phone: 314-898-5588

### **Eminence**

**Eminence Riverways Area  
Chamber of Commerce**  
P. O. Box 415  
Eminence, MO 65466  
Phone: 314-226-3318

### **Excelsior Springs**

**Excelsior Springs  
Chamber of Commerce**  
101 E. Broadway  
Excelsior Springs, MO 64024  
Phone: 816-630-6161

### **Fairfax**

**Greater Fairfax Chamber of Commerce**  
Box 323  
Fairfax, MO 64446-0323

### **Farmington**

**Farmington Chamber of Commerce**  
302 N. Washington, P. O. Box 191  
Farmington, MO 63640  
Phone: 573-756-3615  
Fax: 573-756-1003

### **Fayette**

**Fayette Area Chamber of Commerce**  
P. O. Box 414  
Fayette, MO 65248-0414  
Phone: 816-248-2200

### **Fenton**

**Fenton Area Chamber of Commerce**  
P. O. Box 1205  
Fenton, MO 63026  
Phone: 314-343-3839  
Fax: 314-343-6367

### **Ferguson**

**Ferguson-Berkeley  
Chamber of Commerce**  
4 Church St.  
Ferguson, MO 63135  
Phone: 314-521-6000

**North County Chamber of Commerce**  
No. 4 S. Church St.  
Ferguson, MO 63135-2409  
Phone: 314-521-6000

### **Festus**

**Twin City Area Chamber of Commerce**  
114 Main St., P. O. Box 37  
Festus, MO 63028  
Phone: 314-937-7697

### **Florissant**

**Florissant Valley Chamber of Commerce**  
1060 Station Catherine  
Florissant, MO 63031  
Phone: 314-831-3500  
Fax: 314-831-9682

### **Fredericktown**

**Fredericktown Chamber of Commerce**  
119 W. Main St., P. O. Box 505  
Fredericktown, MO 63645  
Phone: 314-783-2604  
Fax: 314-783-2645

### **Fulton**

**Kingdom of Callaway  
Chamber of Commerce**  
409 Court St.  
Fulton, MO 65251  
Phone: 573-642-3055  
Fax: 573-642-5182

### **Gerald**

**Gerald Area Chamber of Commerce**  
P. O. Box 274  
Gerald, MO 63037  
Phone: 314-764-4627

### **Gladstone**

**Gladstone Area Chamber of Commerce**  
7101 N. Oak Trfwy.  
P. O. Box 10751  
Gladstone, MO 64188-0751  
Phone: 816-436-4523  
Fax: 816-468-6814

### **Glasgow**

**Glasgow Chamber of Commerce**  
P. O. Box 192  
Glasgow, MO 65254  
Phone: 816-338-2316

### **Grandview**

**Grandview Area Chamber of Commerce**  
12500 S. 71 Hwy, No.  
Grandview, MO 64030  
Phone: 816-761-6505  
Fax: 816-763-8460

### **Greenfield**

**Greenfield Chamber of Commerce**  
P. O. Box 62  
Greenfield, MO 65661  
Phone: 417-637-5253

### **Hannibal**

**Hannibal Chamber of Commerce**  
623 Broadway, P. O. Box 230  
Hannibal, MO 63401  
Phone: 314-221-1101  
Fax: 314-221-3389

### **Harrisonville**

**Harrisonville Area  
Chamber of Commerce**  
400 E. Mechanic  
Harrisonville, MO 64701  
Phone: 816-884-5352  
Fax: 816-884-4291

### **Hermann**

**Hermann Area Chamber of Commerce**  
207 Schiller St., No. A  
Hermann, MO 65041-1151  
Phone: 314-486-2313

### **Higginsville**

**Higginsville Chamber of Commerce**  
1919 Main St., P. O. Box 164  
Higginsville, MO 64037  
Phone: 816-584-3030  
Fax: 816-584-3033

### **Holden**

**Holden Chamber of Commerce**  
P. O. Box 284  
Holden, MO 64040  
Phone: 816-732-6844

### **Houston**

**Houston Area Chamber of Commerce**  
103 N. Grand  
Houston, MO 65483  
Phone: 417-967-2220  
Fax: 417-967-3583

### **Independence**

**Independence Chamber of Commerce**  
P. O. Box 1077  
Independence, MO 64050  
Phone: 816-252-4745  
Fax: 816-252-4917

### **Jackson**

**Jackson Chamber of Commerce**  
125 E. Main, P. O. Box 352  
Jackson, MO 63755  
Phone: 573-243-8131  
Fax: 573-243-8131

### **Jefferson City**

**Missouri Chamber of Commerce**  
428 E. Capital, P. O. Box 149  
Jefferson City, MO 65102  
Phone: 573-634-3511

### **Jefferson City Area**

**Chamber of Commerce**  
213 Adams, P. O. Box 776  
Jefferson City, MO 65102  
Phone: 314-634-3616  
Fax: 314-634-3805

### **Jennings**

**Jennings Chamber of Commerce**  
8720 Jennings Rd.  
Jennings, MO 63136  
Phone: 314-388-0606

### **Joplin**

**Joplin Area Chamber of Commerce**  
320 E. 4<sup>th</sup>, P. O. Box 1178  
Joplin, MO 64802-1178  
Phone: 417-624-4150  
Fax: 417-624-4303

### **Kahoka**

**Kahoka/Clark County  
Chamber of Commerce**  
P. O. Box 112  
Kahoka, MO 63445  
Phone: 816-727-3143

### **Kansas City**

#### **Women's Chamber of Commerce of Greater Kansas City**

P. O. Box 7086  
Kansas City, MO 64113-0086  
Phone: 913-262-5790  
Fax: 913-262-2049

#### **South Kansas City Chamber of Commerce**

11040 Holmes Rd., No.  
Kansas City, MO 64131  
Phone: 816-942-4333

#### **Black Chamber of Commerce of Greater Kansas City**

1601 E. 18th St. No.  
Kansas City, MO 64108  
Phone: 816-474-9901  
Fax: 816-474-5805

#### **Greater Kansas City Chamber of Commerce**

2600 Commerce, 911 Main St.  
Kansas City, MO 64105  
Phone: 816-221-2424  
Fax: 816-221-7440

#### **Hispanic Chamber of Commerce of Greater Kansas City**

6601 Stadium Dr.  
Kansas City, MO 64129-1819  
Phone: 816-221-5772

#### **KCI/Northland Regional Chamber of Commerce**

110 NW Barry Rd.  
Kansas City, MO 64155  
Phone: 816-468-6722  
Fax: 816-468-7829

### **Kearney**

#### **Kearney Chamber of Commerce**

P. O. Box 242  
Kearney, MO 64060  
Phone: 816-628-4229

### **Kennett**

#### **Kennett Chamber of Commerce**

P. O. Box 61  
Kennett, MO 63857  
Phone: 314-888-9802

### **Keytesville**

#### **Keytesville Chamber of Commerce**

Local  
Keytesville, MO 65261

### **Kimberling City**

#### **Table Rock Lake-Kimberling City Area**

P. O. Box 495  
Kimberling City, MO 65686  
Phone: 417-739-2564  
Fax: 417-739-2580

### **Kirkville**

#### **Kirkville Area Chamber of Commerce**

304 S. Franklin, P. O. Box 251  
Kirkville, MO 63501  
Phone: 816-665-3766  
Fax: 816-665-3767

### **Kirkwood**

#### **Kirkwood Area Chamber of Commerce**

138 W. Madison  
Kirkwood, MO 63122  
Phone: 314-821-4161

### **Knob Noster**

#### **Knob Noster Chamber of Commerce**

P. O. Box 275  
Knob Noster, MO 65336  
Phone: 816-563-2444

### **Lake Ozark**

#### **Lake Area Chamber of Commerce**

P. O. Box 1570  
Lake Ozark, MO 65049  
Phone: 314-365-0300  
Fax: 314-365-2060

### **Lake St. Louis**

#### **Lake St. Louis Chamber of Commerce**

1000 Lake Saint Louis  
Lake St. Louis, MO 63367  
Phone: 314-625-3946

### **Lamar**

#### **Barton County Chamber of Commerce**

824 B. Westview, P. O. Box 228  
Lamar, MO 64759  
Phone: 417-682-3595

### **Lebanon**

#### **Lebanon Area Chamber of Commerce**

321 S. Jefferson  
Lebanon, MO 65536  
Phone: 417-588-3256

### **Lee's Summit**

#### **Lee's Summit Chamber of Commerce**

220 SE Main  
Lee's Summit, MO 64063  
Phone: 816-524-2424  
Fax: 816-524-5246

### **Lexington**

#### **Lexington Chamber of Commerce**

817 Main St., P. O. Box 457  
Lexington, MO 64067  
Phone: 816-259-3082

### **Liberty**

#### **Liberty Area Chamber of Commerce**

9 S. Leonard  
Liberty, MO 64068  
Phone: 816-781-5200  
Fax: 816-781-4901

### **Louisiana**

#### **Louisiana Chamber of Commerce**

116 S. 3rd St.  
Louisiana, MO 63353  
Phone: 314-754-5921

### **Macon**

#### **Macon Area Chamber of Commerce**

116 Bourke  
Macon, MO 63552  
Phone: 816-385-2811

### **Malden**

#### **Malden Chamber of Commerce**

P. O. Box 352  
Malden, MO 63863  
Phone: 573-276-4519  
Fax: 573-276-4510

### **Maplewood**

#### **Maplewood Chamber of Commerce**

7900 Manchester Ave.  
Maplewood, MO 63143  
Phone: 314-781-7768  
Fax: 314-781-5397

### **Marceline**

#### **Marceline Chamber of Commerce**

116 N. Kansas  
Marceline, MO 64658-0201  
Phone: 816-376-3528

### **Marshall**

#### **Marshall Chamber of Commerce**

214 N. Lafayette  
Marshall, MO 65340  
Phone: 816-886-3324

### **Marshfield**

#### **Marshfield Area Chamber of Commerce**

P. O. Box 82  
Marshfield, MO 65706-0082  
Phone: 417-468-3943

### **Marthasville**

#### **Marthasville Area Chamber of Commerce**

P. O. Box 95  
Marthasville, MO 63357-0095  
Phone: 314-433-5242  
Fax: 314-433-5322

### **Maryville**

#### **Greater Maryville Chamber of Commerce**

423 N. Market  
Maryville, MO 64468  
Phone: 816-582-8643

#### **Maryville Chamber of Commerce**

423 N. Market  
Maryville, MO 64468  
Phone: 816-582-8643  
Fax: 816-582-3071

### **Maysville**

#### **Maysville Area Chamber of Commerce**

P. O. Box 521  
Maysville, MO 64469-0521  
Phone: 816-449-2062

### **Mexico**

#### **Mexico Area Chamber of Commerce**

111A N. Washington, P. O. Box 56  
Mexico, MO 65265  
Phone: 314-581-2765  
Fax: 314-581-6226

### **Milan**

#### **Milan Chamber of Commerce**

P. O. Box 117  
Milan, MO 63556  
Phone: 816-265-4491

### **Moberly**

#### **Moberly Area Chamber of Commerce**

211 W. Reed, P. O. Box 602  
Moberly, MO 65270  
Phone: 816-263-6070  
Fax: 816-263-9443

### **Monett**

#### **Monett Chamber of Commerce**

705 E. Broadway, P. O. Box 47  
Monett, MO 65708  
Phone: 417-235-7919

### **Monroe City**

#### **Monroe City Area Chamber of Commerce**

314 S. Main St., P. O. Box 22  
Monroe City, MO 63456  
Phone: 573-735-4391

### **Montgomery**

#### **Montgomery City Area Chamber of Commerce**

P. O. Box 81  
Montgomery City, MO 63361  
Phone: 314-564-3160  
Fax: 314-564-3802

### **Mound City**

#### **Mound City Area Chamber of Commerce**

601 State St.  
Mound City, MO 64470  
Phone: 816-442-3262

### **Mountain Grove**

#### **Mountain Grove Chamber of Commerce**

P. O. Box 434  
Mountain Grove, MO 65711  
Phone: 417-926-4135

### **Mountain View**

#### **Mountain View Women's Chamber of Commerce**

P. O. Box 432  
Mountain View, MO 65548  
Phone: 417-934-2794

#### **Mountain View Chamber of Commerce**

222 E. 22nd St., P. O. Box 24  
Mountain View, MO 65548  
Phone: 417-934-2794

### **Mt. Vernon**

#### **Mt. Vernon Chamber of Commerce**

425 E. Mt. Vernon, P. O. Box 373  
Mt. Vernon, MO 65712  
Phone: 417-466-7654

### **Neosho**

#### **Neosho Area Chamber of Commerce**

308 W. Spring, P. O. Box 605  
Neosho, MO 64850  
Phone: 417-451-1925  
Fax: 417-451-8097

### **Nevada**

#### **Nevada-Vernon County Chamber of Commerce**

110 S. Adams  
Nevada, MO 64772  
Phone: 417-667-5300

### **New Haven**

#### **New Haven Area Chamber of Commerce**

101 Front St., P. O. Box 201  
New Haven, MO 63068  
Phone: 314-237-3830  
Fax: 314-237-5252

#### **New Haven Chamber of Commerce**

105 Wall  
New Haven, MO 63068-9501

### **New Madrid**

#### **New Madrid Chamber of Commerce**

560 Mott St., P. O. Box 96  
New Madrid, MO 63869  
Phone: 573-748-5300  
Fax: 573-748-5402

### **Nixa**

#### **Nixa Area Chamber of Commerce**

P. O. Box 364  
Nixa, MO 65714  
Phone: 417-725-1545

### **O'Fallon**

#### **O'Fallon Chamber of Commerce**

P. O. Box 642  
O'Fallon, MO 63366-0642  
Phone: 314-281-3050

### **Oak Grove**

#### **Oak Grove Chamber of Commerce**

1215 Broadway, P. O. Box 373  
Oak Grove, MO 64075  
Phone: 816-690-4147

### **Oakville**

#### **Oakville-Mehlville-Concord Village Chamber of Commerce**

5661 Telegraph Rd.  
Oakville, MO 63129-4275  
Phone: 314-846-3000

### **Odessa**

#### **Odessa Chamber of Commerce**

P. O. Box 165  
Odessa, MO 64076  
Phone: 816-633-4044

### **Oran**

#### **Oran Chamber of Commerce**

101 E. Radcliff  
Oran, MO 63771  
Phone: 314-262-2203

### **Osceola**

#### **Osceola Area Chamber of Commerce**

P. O. Box 422  
Osceola, MO 64776  
Phone: 417-646-8020

### **Owensville**

#### **Owensville Chamber of Commerce**

P. O. Box 77  
Owensville, MO 65066  
Phone: 314-437-4270

### **Ozark**

#### **Ozark Area Chamber of Commerce**

P. O. Box 450  
Ozark, MO 65721  
Phone: 417-581-6139  
Fax: 417-581-6139

### **Pacific**

#### **Pacific Chamber of Commerce**

2001 W. Osage, P. O. Box 239  
Pacific, MO 63069  
Phone: 314-257-5156

### **Palmyra**

#### **Palmyra Chamber of Commerce**

P. O. Box 446  
Palmyra, MO 63461  
Phone: 314-769-2223

### **Paris**

#### **Paris Area Chamber of Commerce**

124 W. Caldwell, P. O. Box 75  
Paris, MO 65275  
Phone: 816-327-4450

### **Park Hills**

#### **Park Hills Chamber of Commerce**

P. O. Box 502  
Park Hills, MO 63601  
Phone: 314-431-1051  
Fax: 314-431-2598

### **Perry**

#### **Mark Twain Lake Chamber of Commerce**

119 E. Main St., P. O. Box 59  
Perry, MO 63462  
Phone: 314-565-2228  
Fax: 314-565-321

### **Perryville**

#### **Perryville Chamber of Commerce**

2 W. Saint Maries St.  
Perryville, MO 63775  
Phone: 573-547-6062

#### **Japanese Chamber of Commerce and Industry of St. Louis**

11 North Main St.  
Perryville, MO 63775-1337

#### **Piedmont Chamber of Commerce**

P. O. Box 101  
Piedmont, MO 63957  
Phone: 314-223-4046  
Fax: 314-223-7871

### **Pineville**

#### **Pineville Area Chamber of Commerce**

P. O. Box 772  
Pineville, MO 64856-0772  
Phone: 417-223-4461

### **Plattsburg**

#### **Plattsburg Chamber of Commerce**

1106 W. Clay, P. O. Box 32  
Plattsburg, MO 64477  
Phone: 816-539-2649

### **Poplar Bluff**

#### **Greater Poplar Bluff Area Chamber of Commerce**

1111 W. Pine, P. O. Box 3986  
Poplar Bluff, MO 63901  
Phone: 314-785-7761  
Fax: 314-785-1901

### **Portageville**

#### **Portageville Chamber of Commerce**

301 E. Main, P. O. Box 147  
Portageville, MO 63873  
Phone: 314-379-3826

### **Potosi**

#### **Washington County & Potosi Chamber of Commerce**

121 E. High, P. O. Box 404  
Potosi, MO 63664  
Phone: 314-438-4517  
Fax: 314-438-4472

### **Raymore**

#### **Raymore Chamber of Commerce**

108 N. Madison, P. O. Box 88  
Raymore, MO 64083  
Phone: 816-322-0599

### **Raytown**

#### **Raytown Area Chamber of Commerce**

5909 Raytown  
Raytown, MO 64133-3860  
Phone: 816-353-8500  
Fax: 816-353-8525

### **Republic**

#### **Republic Area Chamber of Commerce**

P. O. Box 5  
Republic, MO 65738  
Phone: 417-732-7260

### **Rich Hill**

#### **Rich Hill Chamber of Commerce**

P. O. Box 65  
Rich Hill, MO 64779-0065  
Phone: 417-395-2141

### **Richmond**

#### **Richmond Chamber of Commerce**

108 W. North Main  
Richmond, MO 64085  
Phone: 816-776-6916

### **Rock Port**

#### **Rockport Chamber of Commerce**

402 S. Main  
Rock Port, MO 64482-1582  
Phone: 816-744-2311

### **Rolla**

#### **Rolla Area Chamber of Commerce**

1301 Kingshighway, P. O. Box 823  
Rolla, MO 65402  
Phone: 573-364-3577  
Fax: 573-364-5222

### **Saint Charles**

#### **Saint Charles Chamber of Commerce**

1816 Boonslick Rd.  
Saint Charles, MO 63301-2248  
Phone: 314-946-0633  
Fax: 314-946-0301

### **Saint James**

#### **Saint James Chamber of Commerce**

P. O. Box 358  
Saint James, MO 65559  
Phone: 314-265-7013

### **Saint Mary**

#### **Saint Mary Chamber of Commerce**

P. O. Box 38  
Saint Mary, MO 63673  
Phone: 314-543-2279

### **Salem**

#### **Salem Chamber of Commerce**

409 N. Main St., P. O. Box 385  
Salem, MO 65560  
Phone: 314-729-6900  
Fax: 314-729-6900

### **Salisbury**

#### **Salisbury Area Chamber of Commerce**

204 S. Broadway  
Salisbury, MO 65281  
Phone: 816-388-5030



**Sarcoxie****Sarcoxie Area Chamber of Commerce**

P. O. Box 171  
Sarcoxie, MO 64862  
Phone: 417-548-6130

**Savannah****Savannah Chamber of Commerce**

411 Court, P. O. Box 101  
Savannah, MO 64485  
Phone: 816-324-3976

**Sedalia****Sedalia Area Chamber of Commerce**

113 E. 4th St.  
Sedalia, MO 65301-4499  
Phone: 816-826-2222  
Fax: 816-826-8058

**Sikeston****Sikeston Area Chamber of Commerce**

One Industrial Dr., P. O. Box 99  
Sikeston, MO 63801  
Phone: 314-471-2498

**Slater****Slater Chamber of Commerce**

P. O. Box 100  
Slater, MO 65349  
Phone: 816-529-2222

**Springfield****Springfield Area Chamber of Commerce**

202 South John Q., P. O. Box 1687  
Springfield, MO 65801-1687  
Phone: 417-862-5567  
Fax: 417-862-1611

**St. Clair****St. Clair Area Chamber of Commerce**

920D St. Clair Plaza  
St. Clair, MO 63077-1137  
Phone: 314-629-1889  
Fax: 314-629-1889

**St. Joseph****St. Joseph Area Chamber of Commerce**

3003 Frederick Ave.  
St. Joseph, MO 64506-5104  
Phone: 816-232-4461  
Fax: 816-364-4873

**St. Louis****Maryland Heights-Westport  
Chamber of Commerce**

545 W. Port Plaza  
St. Louis, MO 63146  
Phone: 314-576-6603  
Fax: 314-576-6855

**American-Israel Chamber of Commerce**

1266 Andes Blvd.  
St. Louis, MO 63132-1702  
Phone: 314-432-0134  
Fax: 314-432-7991

**Chinese Chamber of Commerce**

8401 Olive Blvd.  
St. Louis, MO 63132-2815  
Phone: 314-569-9988  
Fax: 314-997-7988

**Crestwood-Sunset Hills Area  
Chamber of Commerce**

P. O. Box 29347  
St. Louis, MO 63126-0304  
Phone: 314-843-8545

**Hispanic Chamber of Commerce**

P. O. Box 78386  
St. Louis, MO 63178  
Phone: 314-621-1991

**St. Peters****St. Peters Chamber of Commerce**

1125 Cave Springs, P. O. Box 636  
St. Peters, MO 63376  
Phone: 314-447-3336  
Fax: 314-447-9575

**Steele****Steele Chamber of Commerce**

Route 3, Box 189  
Steele, MO 63877  
Phone: 573-695-3464

**Steelville****Steelville Chamber of Commerce**

P. O. Box 956  
Steelville, MO 65565  
Phone: 573-775-5533  
Fax: 573-775-4265

**Stover****Stover Chamber of Commerce**

P. O. Box 370  
Stover, MO 65078  
Phone: 573-377-4510  
Fax: 573-377-2521

**Sullivan****Sullivan Missouri Area  
Chamber of Commerce**

2 W. Springfield, P. O. Box 536  
Sullivan, MO 63080  
Phone: 314-860-2313

**Summersville****Summersville Area Chamber of Commerce**

P. O. Box 154  
Summersville, MO 65571  
Phone: 417-932-4333

**Sunrise Beach****Lake of the Ozarks West  
Chamber of Commerce**

Hwy 5, P. O. Box 340  
Sunrise Beach, MO 65079  
Phone: 314-374-5533  
Fax: 314-374-5500

**Tarkio****Tarkio Chamber of Commerce**

222 Main St.  
Tarkio, MO 64491  
Phone: 816-736-5772  
Fax: 816-736-5772

**Thayer****Thayer Chamber of Commerce**

P. O. Box 14  
Thayer, MO 65791  
Phone: 417-264-7324

**Theodosia****Theodosia Area Chamber of Commerce**

P. O. Box 11  
Theodosia, MO 65761  
Phone: 417-273-4444

**Tipton****Tipton Chamber of Commerce**

P. O. Box 307  
Tipton, MO 65081  
Phone: 660-433-5585  
Fax: 660-433-2706

**Town and Country****Town and Country  
Chamber of Commerce**

14323 S. Outer Rd.  
Town and Country, MO 63017-0000

**Trenton****Trenton Area Chamber of Commerce**

617 Main, P. O. Box 84  
Trenton, MO 64683  
Phone: 816-359-4324  
Fax: 816-359-4325

**Troy****Troy Chamber of Commerce**

City Hall, 200 Main St.  
Troy, MO 63379  
Phone: 314-528-4578

**Union****Union Area Chamber of Commerce**

105 S. Oak, P. O. Box 168  
Union, MO 63084  
Phone: 314-583-8979  
Fax: 314-583-3237

**Unionville****Putnam County Chamber of Commerce**

P. O. Box 294  
Unionville, MO 63565  
Phone: 816-947-2767

**University City****University City Chamber of Commerce**

7233 Delmar Blvd.  
University City, MO 63130  
Phone: 314-725-6545  
Fax: 314-725-6545

**Van Buren****Van Buren Area Chamber of Commerce**

P. O. Box 356  
Van Buren, MO 63965  
Phone: 573-323-4782  
Fax: 573-323-4224

**Vandalia****Vandalia Area Chamber of Commerce**

200 E. Park  
Vandalia, MO 63382  
Phone: 314-594-3161  
Fax: 314-594-3103

**Versailles****Versailles Chamber of Commerce**

P. O. Box 256  
Versailles, MO 65084  
Phone: 314-378-4401

**Viburnum****Viburnum Area Chamber of Commerce**

P. O. Box 747  
Viburnum, MO 65566  
Phone: 314-244-3200

**Warrensburg****Warrensburg Chamber of Commerce**

100 S. Holden St.  
Warrensburg, MO 64093  
Phone: 816-747-3168  
Fax: 816-747-3378

**Warrenton****Warrenton Chamber of Commerce**

122 E. Booneslick  
Warrenton, MO 63383  
Phone: 314-456-2530

**Warsaw****Warsaw Area Chamber of Commerce**

P. O. Box 264  
Warsaw, MO 65355  
Phone: 816-438-7720

**Washington****Washington Area Chamber of Commerce**

323 W. Main St.  
Washington, MO 63090  
Phone: 314-239-2715  
Fax: 314-239-1381

**Waynesville****Waynesville-St. Robert Area  
Chamber of Commerce**

First State Bank Bldg, P. O. Box 6  
Waynesville, MO 65583  
Phone: 314-336-5121  
Fax: 314-336-5472



### Webb City

**Webb City Chamber of Commerce**  
555 South Main St., P. O. Box 287  
Webb City, MO 64870  
Phone: 417-673-1154

### Webster Groves

**Webster Groves Area  
Chamber of Commerce**  
46 W. Lockwood  
Webster Groves, MO 63119-2932  
Phone: 314-962-4142  
Fax: 314-962-9398

### Wellsville

**Wellsville Chamber of Commerce**  
109 W. Hudson St.  
Wellsville, MO 63384  
Phone: 314-684-3131

### Wentzville

**Wentzville Chamber of Commerce**  
P. O. Box 11  
Wentzville, MO 63385  
Phone: 314-327-6914

### West Plains

**Greater West Plains Area  
Chamber of Commerce**  
401 Jefferson Ave.  
West Plains, MO 65775  
Phone: 417-256-4433  
Fax: 417-256-4953

### Wildwood

**West St. Louis County  
Chamber of Commerce**  
16419 Village Plaza  
Wildwood, MO 63011  
Phone: 314-458-6200

### Willow Springs

**Willow Springs Area  
Chamber of Commerce**  
112 E. Main St., Ste. B  
Willow Springs, MO 65793  
Phone: 417-469-3944  
Fax: 417-469-3499

### Windsor

**Windsor Chamber of Commerce**  
114 W. Benton, P. O. Box 315  
Windsor, MO 65360  
Phone: 816-647-2318

### Winona

**Winona Area Chamber of Commerce**  
P. O. Box 8  
Winona, MO 65588  
Phone: 314-325-4410

### Wright City

**Wright City Area Chamber of Commerce**  
P. O. Box 444  
Wright City, MO 63390  
Phone: 314-745-7855



## **Facts Everyone Should Know**

- ◆ 70% of part-time workers are female.  
-[www.aflcio.org](http://www.aflcio.org)
- ◆ Today, more than one in seven of military personnel are women.  
-*The American Woman 1999-2000, Betty Friedan.*
- ◆ Equal pay has been the law since 1963. But today, women are still paid less than men—even when we have similar education, skills and experience.  
-[www.aflcio.org](http://www.aflcio.org)
- ◆ 1 out of 5 children in America lives in poverty. Children are poor because their mothers are poor.  
-*Children's Defense Fund (1998)*
- ◆ 43% of women who work part-time and 34% of women over age 55 do not have health care coverage.  
-*Families and Work Institute's 1998 Business and Work-Life Study*
- ◆ The average pension income for older women is \$2,682 annually, compared to \$5,731 for men.  
-[www.aauw.org](http://www.aauw.org)
- ◆ While minorities and women own almost 43% of all businesses, they receive only about 8.8 percent of the more than \$200 billion in federal contract awards.  
-[www.aauw.org](http://www.aauw.org)

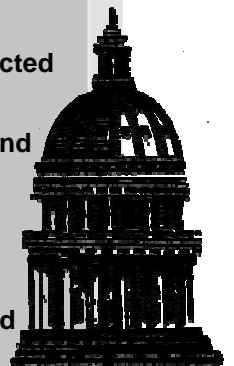
# Legislative Committees

*Legislative Committees hold hearings to hear both the proponents and opponents testimony on a bill. The committee considers this testimony and may offer amendments or a committee substitute bill.*

- ◆ Please call House Research at 573-751-2979 to request the number for the committees listed; the phone numbers are continually changing.

Agri-Business  
Agriculture  
Appropriations –  
Education and Public Safety  
Appropriations –  
Health and Mental Health  
Appropriations –  
Natural and Economic Resources  
Appropriations –  
Social Services and Corrections  
Banks and Financial Institutions  
Children, Youth, and Families  
Civil and Administrative Law  
Commerce  
Consumer Protection and Housing  
Correctional and State Institutions  
Criminal Law  
Critical Issues  
Education –  
Elementary and Secondary  
Education –  
Higher  
Governmental Organization and  
Review  
Insurance  
Joint Committee on Correctional  
Institutions and Problems

Joint Committee on Economic  
Development, Policy and Planning  
Joint Committee on Health Care  
Policy and Planning  
Joint Committee on Job Training  
Joint Committee on  
Legislative Research  
Joint Committee on Public  
Employee Retirement  
Judiciary  
Labor  
Local Government and Related  
Matters  
Miscellaneous Bills and  
Resolutions  
Professional Registration and  
Licensing  
Public Health  
Public Safety and Law Enforcement  
Retirement  
Rules, Joint Rules, Bills Perfected  
and Printed  
Social Services, Medicaid, and  
Elderly  
Transportation  
Ways and Means  
Workers Compensation and  
Employment Security



*"There is this idea that you can stay home and make the world better for your family - well, you can make it a whole lot better for a lot more people if you get out and do something about public policy"*

*-Pat Schroeder, former U.S. Congresswoman*

# State Government Agencies

State government agencies that provide services for women in the business arena.

**Missouri Office of Administration**  
P. O. Box 809  
Jefferson City, MO 65102  
Phone: 573-751-3311  
Fax: 573-751-1212  
Website: [www.oa.state.mo.us](http://www.oa.state.mo.us)

♦ **Division of General Services**

HST Building, 7<sup>th</sup> Floor  
Jefferson City, MO 65102  
Phone: 573-751-0929  
Fax: 573-751-7819

Sections: Risk Management, Head Injury Advisory Council, Governor's Council on Physical Fitness and Health, Missouri State Employees' Wellness Programs

♦ **Office of Equal Opportunity**

HST Building, Room 760  
P. O. Box 809  
Jefferson City, MO 65102-0809  
Phone: 573-751-8130  
Fax: 573-751-7819

♦ **Children's Trust Fund**

P. O. Box 1641  
Jefferson City, MO 65102-1641  
Phone: 573-751-5147  
Fax: 573-751-0254  
TDD: 800-735-2966

♦ **Division of Purchasing & Materials Management**

HST Building, Room 580  
301 West High Street  
Jefferson City, MO 65101  
Phone: 573-751-2387

Sections: Statewide Contract Listing, Registered/Certified Minority Business Enterprise Directory, Registered/Certified Women's Business Enterprise Directory, Contracts with Certified Minority Vendors, Contracts with Certified Women-owned Businesses, MBE Subcontractor Report, Vendors under Suspension/Debarment, Rules and Regulations, Environmentally Preferable Products & Services Contracts Vendor Registration and Bidding

**Missouri Attorney General's Office**  
Supreme Court Bldg.  
P. O. Box 899  
Jefferson City, MO 65102  
Phone: 573-751-3321  
Fax: 573-751-0774

Website: [www.services.state.mo.us/ago/homepg.htm](http://www.services.state.mo.us/ago/homepg.htm)

♦ **Division of Information Services**

HST Building  
301 West High Street, Room 280  
Jefferson City, MO 65101  
Phone: 573-751-3290  
Fax: 573-526-0132

Sections: Missouri Technical Training and Education Center, Planning and Coordination, State Data Center

Sections: Consumer Protection Division, Environmental Protection Division, Public Safety Division, Labor Division, Litigation Division

**Missouri Department of Economic Development**  
P. O. Box 1157  
Jefferson City, MO 65102-1157  
Phone: 573-751-4962  
Fax: 573-751-7258  
E-mail: [ecodev@mail.state.mo.us](mailto:ecodev@mail.state.mo.us)  
Website: [www.ecodev.state.mo.us/ded/](http://www.ecodev.state.mo.us/ded/)

♦ **Community Development, Hawthorne Foundation**

Business Expansion and Attraction  
HST Building, Room 720  
Jefferson City, MO 65102  
Phone: 573-751-4241

♦ **Business Development**

HST Building, Room 720  
Jefferson City, MO 65102  
Phone: 573-751-4241

♦ **Division of Credit Unions**

2410-A Hyde Park Road, P. O. Box 1607  
Jefferson City, MO 65102  
Phone: 573-751-3419  
Fax: 573-751-6834

♦ **Division of Finance**

HST Building, Room 630  
P. O. Box 716  
Jefferson City, MO 65102  
Phone: 573-751-3242

♦ **Division of Motor Carrier & Railroad Safety**

P. O. Box 1216  
Jefferson City, MO 65102  
Phone: 573-751-7100  
Fax: 573-526-3651

♦ **Division of Professional Registration**

3605 Missouri Blvd.  
Jefferson City, MO 65102  
Phone: 573-751-0293

♦ **Division of Workforce Development**

421 East Dunklin, P. O. Box 1089  
Jefferson City, MO 65102-1087  
Phone: 573-751-3999  
Website: [www.ecodev.state.mo.us/wfd/](http://www.ecodev.state.mo.us/wfd/)

Sections: Employer Services, Job Seeker Services, Labor Market Information, Missouri Women's Council, Alien Labor Certification, Worker Profiling and Reemployment Services, Migrant and Seasonal Farmworker Program

♦ **Excellence in Missouri Foundation**

Phone: 573-526-1725

♦ **Excellence in Customer Service**

Phone: 573-751-9406

♦ **Missouri Housing Development Commission**

3435 Broadway  
Kansas City, MO 64111  
Phone: 816-759-6600

♦ **Missouri Development Finance Board**

HST Building, Room 680  
301 West High Street  
P. O. Box 567  
Jefferson City, MO 65102  
Phone: 573-751-8479  
Fax: 573-526-4418

♦ **Office of Public Counsel**

HST Building, Room 250  
P. O. Box 7800  
Jefferson City, MO 65102  
Phone: 314-751-4857  
Fax: 314-751-5562

♦ **Public Service Commission**

HST Building, Room 530  
Jefferson City, MO 65102  
Phone: 573-751-3243

♦ **Missouri Women's Council**

421 East Dunklin, P. O. Box 1684  
Jefferson City, MO 65102  
Phone: 573-751-0810  
877-426-9284 (Toll Free in Missouri)  
Fax: 573-751-8835

**Missouri Department of Insurance  
P. O. Box 690**

Jefferson City, MO 65102-0690

Phone: 573-751-4126

Website:

<http://services.state.mo.us/insurance/mohmepg.htm>

- ♦ Sections: Division of Financial Regulation, Division of Market Regulation, Division of Consumer Affairs, Division of Resource Administration

**Missouri Department of Labor and Industrial Relations**

3315 West Truman Blvd.

P. O. Box 504

Jefferson City, MO 65102-0504

Phone: 573-751-9691

Fax: 573-751-4135

Website: [www.dolir.state.mo.us/](http://www.dolir.state.mo.us/)

♦ **Division of Employment Security**

P. O. Box 59  
421 East Dunklin Street  
Jefferson City, MO 65104-0059  
Phone: 573-751-3215  
Fax: 573-751-4945

♦ **Division of Labor Standards**

P. O. Box 449  
3315 West Truman Blvd.  
Jefferson City, MO 65102-0449  
Phone: 573-751-3404  
800-475-2130  
Fax: 573-751-3721

♦ **Division of Workers' Compensation**

3315 West Truman Boulevard  
Jefferson City, MO 65102-0058  
Phone: 573-751-4231  
Fax: 573-751-2012

♦ **Governor's Council on Disability**

3315 West Truman Blvd., Suite 132  
P. O. Box 1668  
Jefferson City, MO 65102-1668  
Phone: 573-751-2660  
800-877-8249  
Fax: 573-526-4109

♦ **Missouri Commission on Human Rights**

Main Office

P. O. Box 1129  
3315 Truman Blvd.  
Jefferson City, MO 65102-1129  
Toll Free Discrimination Complaint Hotline: 800-877-MCHR  
TDD: 314-340-7590

Kansas City

4049 Pennsylvania Avenue, Suite 150  
Kansas City, MO 64111  
Phone: 816-889-5100  
Fax: 816-889-5107

Sikeston

108 West Center  
Sikeston, MO 63801-3040  
Phone: 573-472-5320  
Fax: 573-472-5321

St. Louis

906 Olive Suite 320  
St. Louis, MO 63101  
Phone: 314-340-7590  
Fax: 314-340-7238

**Missouri Department of Revenue**

P. O. Box 311

Jefferson City, MO 65102-0311

Phone: 573-751-9691

Fax: 573-751-7150

E-mail: [dormail@mail.state.mo.us](mailto:dormail@mail.state.mo.us)

Website: <http://services.state.mo.us/dor/>

♦ **Division of Taxation and Collection**

301 West High St., Room 330  
Jefferson City, MO 65101  
Phone: 800-877-6880

♦ **Missouri Drivers Licensing**

P. O. Box 200  
Jefferson City, MO 65105  
Phone: 573-751-4600

♦ **Motor Vehicle Licensing**

301 West High Street, Room 370  
P. O. Box 100  
Jefferson City, MO 65105  
Phone: 573-526-3663  
Fax: 573-751-5209

**Missouri Secretary of State's Office**

600 West Main and 208 State Capitol

P. O. Box 778

Jefferson City, MO 65102

Phone: 573-751-4936

Website: <http://mosl.sos.state.mo.us>

- ♦ Sections: Elections, Securities, Business Services (Commissions, Corporations, Uniform Commercial Code, Franchise Tax), State Library, Record Services (Archives, Local Records, Records Management)

**Missouri State Auditor's Office**

P. O. Box 869

Jefferson City, MO 65102

Phone: 573-751-4824

Fax: 573-751-6539

Website: [www.state.mo.us/auditor/saohome.htm](http://www.state.mo.us/auditor/saohome.htm)

- ♦ Sections: Bond Registration, Tax Rate Certification, Audits (State Audits, County Audits, Petition Audits, Special Reviews)

Missouri State Treasurer's Office  
229 State Capitol  
P. O. Box 210  
Jefferson City, MO 65102  
Phone: 573-751-2411  
Fax: 573-751-9443



- ♦ Sections: FIRST Linked Deposit, MISSOURI FIRST For Agriculture, MISSOURI FIRST for Job Creation, MISSOURI FIRST For Small Business, MISSOURI FIRST For Multi-Family Housing Development, MISSOURI FIRST For Drought Relief, MISSOURI FIRST For Student Loans
- ♦ Missouri Saving for Tuition website:  
[www.missourimost.org/](http://www.missourimost.org/)

## Clarifying Your Goals and Setting Priorities: Life Plans and Career Plans

**Here are some general suggestions for using your plan:**

- ♦ **Visualize:** Use relaxed concentration and visualization as a technique to command your inner resources so that all your actions tend to move you toward your goal.
- ♦ **Act:** Begin this week, even if you undertake only a five-minute activity for each goal.
- ♦ **Communicate:** Let the important people in your life know about the goals they may be able to help you with. For example, let your boss or mentor know about appropriate career goals.
- ♦ **Get support:** Make a list of the people who can help and give you support as you work toward your goals. Decide the best way to enlist their aid. Include support systems in your plan.
- ♦ **Enjoy:** Make the process of achieving your goal as enjoyable as possible. It is important to keep your eye on the end result you want, but it is also important to relax and enjoy yourself along the way. In fact, your enjoyment of an activity should be one of the criteria for selecting it.
- ♦ **Negotiate:** Use your goals to help you achieve specific results on the job that will serve as the basis for negotiating promotions and raises later.
- ♦ **Stay focused on your goals:** Do not get so carried away with the activities that you lose sight of the goal. Use an action plan to chart activities; mark them off as they are completed and as the goal is achieved. It helps if you keep a list of your top three or four goals handy and refer to it regularly. Some successful women keep their list (or symbolic pictures of their goals) posted where they will see it daily in their home or office.
- ♦ **Overcome barriers to achieving goals:** Do not let procrastination, interruptions, and distractions keep you from achieving your goals.
- ♦ **Reevaluate:** If you are having unusual difficulty in achieving a goal, ask yourself whether the goal is right for you. If it is, then reevaluate the activities you have selected and look for new ones. If it is not, spend some time formulating another goal that is more appropriate and focus on it.
- ♦ **Keep goals flexible:** Your goals are not set in concrete. They are just part of a plan that can be changed as situations change.
- ♦ **Congratulate yourself:** When you achieve a goal, remember to give yourself credit and lots of positive reinforcement for your achievement.
- ♦ **Keep setting goals:** Once you have achieved a major goal, set another one to take its place. You say you've earned a rest? You do not want another major project for a while? Then your new goal might be to have a specific number of additional unstructured hours each week, month, or year to do what you please. The object is to be clear about what you want and what you are doing with your time and your life – so that you are making clear choices rather than drifting and dreaming.

Reference: The Promotable Woman: Becoming a Successful Manager by Norma Carr-Ruffino



# Websites

*The Websites listed in this section pertain to various business-related topics and other women's issues. Although not exhaustive, these provide a basic overview of various websites currently available.*

## 1st Spot Women's Issues

[www.1st-spot.com/topic\\_women.html](http://www.1st-spot.com/topic_women.html)

*Offers an extensive set of links to issues and organizations that are of interest to women.*

## A Million Women Organizing for Change

<http://hometown.aol.com/okamwoc/heaven.html>

*Covers news, hot topics and current events that holds importance to women. It explains how new legislation and organizations effect women's positions in society, their families and the workforce.*

## Ada Project, The (TAP)

[www.cs.yale.edu/~tap/tap.html](http://www.cs.yale.edu/~tap/tap.html)

*Offers information on conferences, projects, discussion groups and organizations, fellowships and grants, notable women in computer science and other electronically accessible information sites.*

## Advancing Women

[www.advancingwomen.com](http://www.advancingwomen.com)

*Serves as an excellent network for women in the workplace. Provides information about current topics concerning women in business, and provides information about the workplace in general, careers, international women's issues, money, news, education and college.*

## African American Women Entrepreneurs at Home (AAWEH)

[www.wix.com/vss/aawe\\_h\\_m.htm](http://www.wix.com/vss/aawe_h_m.htm)

*Serves African American women entrepreneurs who decide to keep their careers at the home front. It promotes equality among African American women in business and serves as a Website dedicated to African American Entrepreneurs.*

## African Online: Women

[www.africaonline.com/AfricaOnline/coverwomen.html](http://www.africaonline.com/AfricaOnline/coverwomen.html)

*Includes a list of resources and a list of organizations that offer services to African American women.*

## Amazon City

[www.amazoncity.com/](http://www.amazoncity.com/)

*Offers a unique way for women-owned businesses, other businesses that want to reach women, and nonprofit organizations to increase their exposure to a vast audience of women all over the world.*

## Amazon

[www.amazone.be/](http://www.amazone.be/)

*Provides accommodation and support to women's organizations.*

## American Business Women's Association (ABWA)

[www.abwahq.org/mission.html](http://www.abwahq.org/mission.html)

*Brings together businesswomen of diverse occupations and provides opportunities for them to help themselves and others grow personally and professionally through leadership, education and networking support.*

## America's Job Bank

[www.ajb.dni.us/](http://www.ajb.dni.us/)

## Association of Women in Business

[www.duke.edu/web/AWIB/index.html](http://www.duke.edu/web/AWIB/index.html)

*Provides useful information to women in business.*

## B Magazine: Business Women

[www.bmagazine.com](http://www.bmagazine.com)

*Contains must-see information for all women interested in business. The articles offer advice for all women entering or currently in the business world.*

## Biz Bureau

[www.bizbureau.com/business.htm](http://www.bizbureau.com/business.htm)

*Entrepreneurial Edge On-Line offers step-by-step interactive modules on all aspects of starting and growing a business.*

## Biz Resource Site, The (BRS)

[www.bizresource.com](http://www.bizresource.com)

*Provides support and information to small business owners and aspiring entrepreneurs.*

## BizWomen

[www.bizwomen.com/](http://www.bizwomen.com/)

*Offers resources for women in business, including a chat room, news, and much more.*

## Bizy Moms-A Complete Resource for Work at Home Moms

[www.bizymoms.com](http://www.bizymoms.com)

*Offers women the opportunity to learn how other moms have started businesses of their own.*

## Black Women in Business (BWIB)

[www.vinez.com/bwib/](http://www.vinez.com/bwib/)

*Provides information to motivate and help women of color achieve their goals in business.*

## Business & Professional Directory for Women

[www.hireawoman.com](http://www.hireawoman.com)

*Serves as a directory of business and professional women, including Accountants, Financial Advisors, Attorneys, Architects, Builders, and many other categories. It is a resource for companies who are interested in hiring qualified women for open positions.*

## Business Information Center

[www.sbmin.com/resource/finas.htm](http://www.sbmin.com/resource/finas.htm)

*Offers information for successful planning, evaluation and decision making. Furnishes start-up guides for businesses.*

## Business Leadership

[www.slu.edu/organizations/blmpw/thepage.htm](http://www.slu.edu/organizations/blmpw/thepage.htm)

*Provides a program to develop women as effective leaders and to overcome barriers precluding them from promotion into the executive ranks. An enriching experience, the Program enhances student growth by learning from the perspective of others, self-reflection, knowledge, and skill development.*

## Business Leadership: The Mercantile Program for Women

[www.slu.edu/organizations/blmpw/thepage2.htm](http://www.slu.edu/organizations/blmpw/thepage2.htm)

*Assists women to become more effective leaders and to overcome barriers precluding them from promotion into the executive ranks. Enhances student growth by learning from the perspective of others, self-reflection, knowledge and skill development. Helps students develop as critically reflective and socially responsible persons capable of exercising leadership.*

### **Business Plans**

[www.bplans.com/marketing.htm](http://www.bplans.com/marketing.htm)

*Provides an interactive graph to understand the marketing process.*

### **Career Women**

[www.careerwomen.com](http://www.careerwomen.com)

*Helps women achieve success in their careers and lives. It offers a variety of resources and information about women in the business world.*

### **Catt's Claws**

[www.undelete.org/catts.html](http://www.undelete.org/catts.html)

*Provides a variety of services and allows women to network while identifying prospective business opportunities, and it also supplies information on women in business.*

### **Deutsche Bank's Women on Wall Street (WOWS)**

[www.bankerstrust.com/wows](http://www.bankerstrust.com/wows)

*Serves as a public forum for the sharing of information and opinions on Career and Business Development, Work/Personal Balance, Travel and Entertainment, and News and Events.*

### **Devil's Lake Business and Professional Women's Club**

[www.devils-lake.k12.nd.us/Area/BPW](http://www.devils-lake.k12.nd.us/Area/BPW)

*Promotes the interests of business and professional women.*

### **Diversity Links for Women & Minorities**

[www.careermosaic.com/cm/cm33.html](http://www.careermosaic.com/cm/cm33.html)

*Links women and minorities to various sites on the Internet to help them in their professions.*

### **Electra Pages, The**

[www.electrapages.com](http://www.electrapages.com)

*Serves as a valuable resource of women's organizations and businesses which gives women a chance to network.*

### **Enterprising Women Magazine**

[www.iepublishers.com/EW/Pages/ewmain.stm](http://www.iepublishers.com/EW/Pages/ewmain.stm)

*Serves the woman-owned business market, a powerful and specific niche market.*

### **Entrepreneur Magazine's Small Business Square**

[www.entrepreneurmag.com/](http://www.entrepreneurmag.com/)

*Provides small business information, includes step-by-step guides to building businesses from the ground up.*

### **Entrepreneurial Parent, The**

[www.en-parent.com](http://www.en-parent.com)

*Focuses on helping parents find the balance between work and family.*

### **Feannex Foundation Society, The**

[www.feannex.ca](http://www.feannex.ca)

*Links support access, especially for women entrepreneurs, to online resources that support the many aspects of building and running a business or some form of self or alternative employment.*

### **Federally Employed Women**

[www.few.org/](http://www.few.org/)

*Serves as a private non-profit organization working to improve the status of women employed by the federal government.*

### **Feminist.com**

[www.feminist.com](http://www.feminist.com)

*Serves as a place where women can meet, exchange ideas, get information, build a business, become active, participate in government and empower themselves and the world around them.*

### **Financing Options**

[www.morebusiness.com](http://www.morebusiness.com)

*Provides information on anything from company needs to capital to conducting business. Helps explore financing options.*

### **Gateway to the Women's Market**

[www.womensmarket.com/](http://www.womensmarket.com/)

*Provides companies who join together to support the role of women in business and women entrepreneurs.*

### **Glass Ceiling Communications, The**

[www.theglassceiling.com](http://www.theglassceiling.com)

*Contains information helpful to women in business.*

### **Helping Women Re-enter the Workforce**

[www.apayne.com/helpwomen](http://www.apayne.com/helpwomen)

*Serves as an online community of working moms. Features a rant board plus resources, tips on health, money, career, and other issues.*

### **Home-Based Working Moms (HBWM)**

[www.hbwm.com/](http://www.hbwm.com/)

*Provides information, support and networking opportunities to mothers who currently work at home and those who would like to do so. Offers a monthly newsletter, home business/home employment information, publicity opportunities, discounts on various products and services. "The association that helps bring working moms closer to their children."*

### **Idea Café**

[www.IdeaCafe.com](http://www.IdeaCafe.com)

*Helps entrepreneurs succeed in reaching their business and personal goals.*

### **IEEE Women in Engineering Committee**

[www.ieee.org/women](http://www.ieee.org/women)

*Presents information regarding issues and activities important to the woman engineer.*

### **Insider Views on Workplace Issues**

[www.insiderviews.com/](http://www.insiderviews.com/)

*Contains candid, upbeat and functional discussions, insights and considerations for working women and women about to enter or re-enter workplace settings.*

### **Internal Revenue Service**

[www.irs.ustreas.gov](http://www.irs.ustreas.gov)

### **International Federation of Business and Professional Women (IFBPW)**

<http://services.csi.it/~fidapa/ifbpwen.htm>

*Collects and presents the views of business and professional women to world organizations and agencies. Works to develop a comprehensive framework of structures to provide the necessary education, training and opportunities for women to achieve economic independence and assume their rightful place in work and business.*

### **Missouri Women's Council**

[www.ecodev.state.mo.us/wcouncil/](http://www.ecodev.state.mo.us/wcouncil/)

*Serves as a resource and referral center on economic, civic and family related issues facing women.*

### **Missouri Works**

[www.works.state.mo.us](http://www.works.state.mo.us)

*Serves as an employment database for employers and job searchers.*

### **MLM Woman Online/Newsletter**

[www.mlmwoman.com](http://www.mlmwoman.com)

*Offers an online newsletter dedicated to issues of interest to women in network marketing.*

### **Mom's Network Exchange**

[www.momsnetwork.com/](http://www.momsnetwork.com/)

*Serves as an interactive site for Moms to connect with other Moms looking for home-based businesses. Includes an online newsletter and message board.*

**Moneygirl**

[www.moneygirl.com](http://www.moneygirl.com)

*Offers useful advice to women who are interested in finding out how to improve their financial status. Offers tips on business opportunities and the chance to use the Internet to find out more information about business and financial issues.*

**Moneyletter for Women**

[www.womenmoney.com](http://www.womenmoney.com)

*Educates women on negotiating, investing, small business funding, and strategizing.*

**Moneyminded**

[www.moneyminded.com](http://www.moneyminded.com)

*Provides financial advice to businesswomen.*

**National Association of Female Executives (NAFE)**

[www.nafe.com/](http://www.nafe.com/)

*Offers resources and services through education, networking, and public advocacy to empower its members to achieve career success and financial security.*

**National Committee on Pay Equity**

[www.feminist.com/fairpay.htm](http://www.feminist.com/fairpay.htm)

*Serves as a membership coalition of over 180 organizations working to eliminate sex and race-based wage discrimination.*

**National Foundation for Women Business Owners (NFWBO)**

[www.nfwbo.org/](http://www.nfwbo.org/)

*Provides data and information on women-owned businesses worldwide.*

**National Partnership for Women and Families**

[www.nationalpartnership.org/](http://www.nationalpartnership.org/)

*Promotes workplace fairness, quality health care, and policies that help women and men meet work and family responsibilities.*

**NOW's Woman Friendly Workplace Campaign**

[www.now.org/issues/wfw](http://www.now.org/issues/wfw)

*Serves as a proactive project that aims at stopping sexual harassment and other workplace abuses.*

**Online Women's Business Center**

[www.onlinewbc.org/](http://www.onlinewbc.org/)

*Serves as a free interactive website for women in business.*

**Onyx Woman Magazine**

[www.onyxwoman.com/index.html](http://www.onyxwoman.com/index.html)

*Serves as a business, career, and personal development magazine that provides empowering information and resources to women of color.*

**Personal Finance Advice - Ask Cash Flow**

[www.womenswire.com/cashflo/d0320cash2.html](http://www.womenswire.com/cashflo/d0320cash2.html)

**Phenomenal Women of the Web**

[www.phenomenalwomen.com/](http://www.phenomenalwomen.com/)

*Contains many sites that pertain to women in business.*

**Resources for Women Computing Professionals**

[www.geocities.com/SiliconValley/Park/9417/](http://www.geocities.com/SiliconValley/Park/9417/)

*Provides business, professional, and personal resources for women web surfers.*

**SAF/SB's Woman-Owned Businesses Page**

<http://209.139.58.144/wob/index.htm>

*Contains links useful to small woman-owned businesses.*

**SBA**

[www.onlinewbc.org](http://www.onlinewbc.org)

*Serves as a free interactive website for women in business.*

**SBA Office of Women's Business Ownership**

[www.sbaonline.sba.gov/womeninbusiness](http://www.sbaonline.sba.gov/womeninbusiness)

*Provides a network of training, counseling and mentoring services to help women start and/or expand businesses. It offers information about national and local resources to meet constituent needs.*

**SheKnows.com**

[www.sheknows.com](http://www.sheknows.com)

*Offers a directory of links to useful websites for women interested in business, education, finances, technology, and much more.*



### **Small Business Development Centers (SBRIC)**

[www.umar.edu/~tscsbdc/](http://www.umar.edu/~tscsbdc/)

*Helps Missouri's small businesses access up-to-date information. Using the best and most current sources, the center gathers and helps analyze information needed to make good decisions.*

### **Smart Business Supersite (SBS)**

[www.smartbiz.com](http://www.smartbiz.com)

*Provides the single most important source of high-quality, "how-to" business information on the Internet.*

### **The Marketing Share**

[www.mommy-mall.com/barbarchives.html](http://www.mommy-mall.com/barbarchives.html)

*Educates women on what it takes to become a successful business woman.*

### **The Power of Sisterhood**

[www.inc.com/extra/stories/05199823.html](http://www.inc.com/extra/stories/05199823.html)

*Contains resources and articles for the woman entrepreneur seeking networks and inspiration.*

### **The White House**

[www.whitehouse.gov](http://www.whitehouse.gov)

### **The Women's Network For Entrepreneurial Training**

[www.columbus-chamber.org](http://www.columbus-chamber.org)

*Helps women owned businesses grow.*

### **U. S. DOL-Women's Bureau**

[www.dol.gov/dol/wb](http://www.dol.gov/dol/wb)

*Works to improve the economic status of women. The WB is a division within the Department of Labor and is the only Federal Agency devoted exclusively to the concerns of women in the labor force.*

### **V.I.She**

[www.vishe.com/](http://www.vishe.com/)

*Contains information on securing specific goods and services for executive women who are traveling on business.*

### **Village Career**

[www.ivillage.com/career/](http://www.ivillage.com/career/)

*Offers career advice, message boards, chat rooms about employment, job hunting, office politics, and more.*

### **Voices of Women Online (VOW World)**

[www.voiceofwomen.com](http://www.voiceofwomen.com)

*Offers directories that list woman-owned and woman-friendly businesses.*

### **WAHM-The Online Magazine for Work at Home Moms**

[www.wahm.com](http://www.wahm.com)

*Encourages those women who have chosen to work from home while caring for their children and helps promote their businesses.*

### **Warning: Women at (NET) Work**

[www.grannyg.bc.ca/womwork.html](http://www.grannyg.bc.ca/womwork.html)

*Incorporates links to other sites and articles to help women continue to build their network of contacts in business.*

### **Way to Grow Home Business Directory**

[www.columbiamo.com/business/waytogrow](http://www.columbiamo.com/business/waytogrow)

*Provides a long-term and affordable advertising medium for home-based business owners.*

### **Webmistress@Work**

[www.webmistressatwork.com](http://www.webmistressatwork.com)

*Serves as an online support network and resource for women in business on the Internet.*

### **WomanOwned.com-Women Business Owners Directory**

[www.womanowned.com](http://www.womanowned.com)

*Provides a search engine of women business owners with links to their Websites.*

### **Women**

[www.women.com](http://www.women.com)

*Serves as a guide to Women's Wire, the lifestyle magazine for busy women; Beatrice's Web-guide, your shortcut to the best of the web; and Prevention Healthy Ideas, your healthy living resources.*

### **Women and Enterprise Development**

[www.enterweb.org/women.htm](http://www.enterweb.org/women.htm)

*Lists and rates electronic resources related to women and business.*

### **Women And Minority-Owned Business Surveys**

[www.census.gov/econ/www/mu0200.html](http://www.census.gov/econ/www/mu0200.html)

*Provides periodic data that counts and describes businesses owned by women and members of racial and ethnic minority groups.*

### **Women and the Home-Based Business Industry**

<http://everydaybiz.hypermart.net/women.htm>

*Lists links to other sites about women starting their own home business.*

### **Women and the Internet**

[www.connected.org/women/women.html](http://www.connected.org/women/women.html)

*Includes articles with information on women succeeding in networking and using the internet to improve their business outlooks.*

### **Women Business Community**

[www.insideneworleans.com/](http://www.insideneworleans.com/)

*Provides links and information about being a woman in the business world.*

### **Women Business Owners Corporation (WBOC)**

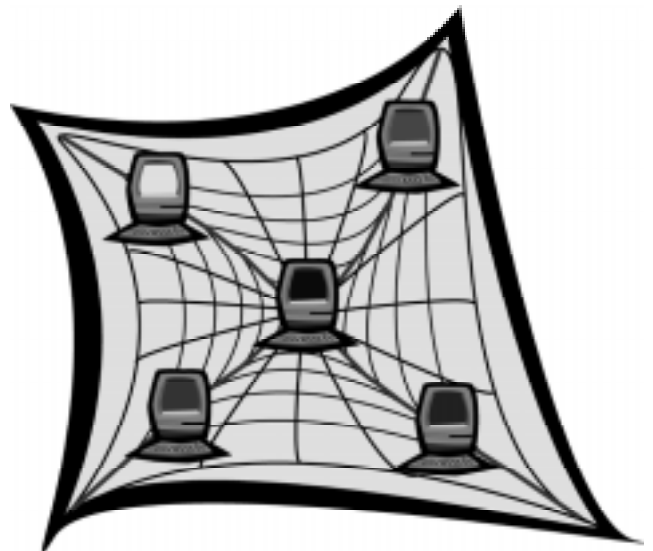
[www.wboc.org/framedoc/mainbody.html](http://www.wboc.org/framedoc/mainbody.html)

*Serves as a critical link for women suppliers to the largest procurement markets in the world, and is a community where women suppliers can find partners with whom they can learn, do business, and achieve competitive success.*

### **Women Entrepreneurs Online Network (WEON)**

[www.weon.com/](http://www.weon.com/)

*Introduces women in business with a method for exchanging ideas and promotes mentorship and networking among its members.*





**Women in Business Cyberspace Field of Dreams (FOD)**

[www.fodreams.com/](http://www.fodreams.com/)

*Serves as a networking Website for women in business and helps strengthen networking opportunities with other women in business.*

**Women in Development Network (WIDNET)**

[www.focusintl.com/widnet.htm](http://www.focusintl.com/widnet.htm)

*Supplies useful information about women in business and women's organizations in both English and French.*

**Women of Hispanic Origin in the Labor Force**

[www.dol.gov/dol/wb/public/wb\\_pubs/hisp931.htm](http://www.dol.gov/dol/wb/public/wb_pubs/hisp931.htm)

*Describes statistics relevant to women of Hispanic origin. The Women's Bureau of the Department of Labor maintains this article.*

**Women on Wall Street (WOW)**

[www.womenonwallstreet.com](http://www.womenonwallstreet.com)

*Provides resources and services through the World Wide Web, thus empowering its members to achieve career success and financial security.*

**Women's Business Center**

[www.onlinewbc.org](http://www.onlinewbc.org)

*Provides access to an extensive supply of relevant resources to help you start or run your business.*

**Women's Business Ownership (WBO)**

[www.sbaonline.sba.gov/womeninbusiness](http://www.sbaonline.sba.gov/womeninbusiness)

*Advocates for current and potential women business owners. Provides a network of training, counseling and mentoring services to help women start and/or expand businesses. Creates programs and policies that help women entrepreneurs become full partners in national and global economics.*

**Women's Connection Online**

[www.womenconnect.com/aboutwco/index.htm](http://www.womenconnect.com/aboutwco/index.htm)

*Offers women business owners and professional women a thoughtful and intelligent place on the Internet where they can find relevant, useful content and a strong supportive community. Offers the most current news on women's issues, a news archive containing the last 30 days of news relating to women, plus an extensive library covering politics, business, finance, gender equity, health, and many other topics.*

**Women's Institute of Management Worldwide Web****Women's Network (WIMNET)**

[www.jaring.my/wimnet/](http://www.jaring.my/wimnet/)

*Provides Internet database search facilities to businesswomen around the globe. It enables networking and the identification of potential business partners.*

**Women's JobNet**

[www.wwork.com/ServiceCenter/hr.htm](http://www.wwork.com/ServiceCenter/hr.htm)

*Offers a free service for job-seekers to post resumes and search for employment opportunities, as well as for employers to post job opportunities and search for prospective employees.*

**Women's Online Community Network**

[www.womenbusiness.com](http://www.womenbusiness.com)

*Provides services that allow visitors to advertise their business, chat with other women in business, and find business resources and tools.*

**Women's Policy, Inc**

[www.womenconnect.com/WPI](http://www.womenconnect.com/WPI)

*Provides nonpartisan research and information on legislative and executive broad actions affecting women.*

**Women's Resource & Business Network**

[www.workingwomen.com/](http://www.workingwomen.com/)

*Includes a complete directory of women owned businesses, professional organizations and community services for women.*

**Women's White Pages@femail.com**

[www.femail.com](http://www.femail.com)

*Includes links to women's career opportunities, technological information, and organizations available to support women.*

**Women's Work**

[www.wwork.com/](http://www.wwork.com/)

*Provides business and career resources for the professional woman.*

**Women's Yellow Pages**

[www.wypstlouis.com](http://www.wypstlouis.com)

*Serves as a directory for Greater St. Louis*

**Women@Work**

[www.all-biz.com/women.html](http://www.all-biz.com/women.html)

*Contains references to online resources for working women, includes; literature, organizations, and health information.*

**womenCONNECT.com**

[www.womenconnect.com](http://www.womenconnect.com)

*Contains a searchable events calendar and directories of organizations and women-owned businesses. The Career Center includes searchable job listings for women professionals, and the Finance Center also offers interactive finance tools and online trading capabilities.*

**WomenHelpingWomen.com**

[www.womenhelpingwomen.com](http://www.womenhelpingwomen.com)

*Provides information on innovation in community, business, and Internet education, women's events, and corporate counseling.*

**Womenswire**

[www.womenswire.com](http://www.womenswire.com)

*Serves as a guide to general news, current issues and women in business. Inspires and motivates the fast growing ranks of professional women on the Web.*

**WomenZone**

[www.livezone.com/womenzone/](http://www.livezone.com/womenzone/)

*Specializes in women in business.*

**Women's Empowerment Centre**

<http://home.interhop.net/~feminie/womyn.htm>

*Lends support to entrepreneurial women through education, advice, networking, and directories of useful businesses.*

**WordWeb**

[www.ghgcorp.com/wordweb/index.html](http://www.ghgcorp.com/wordweb/index.html)

*Promotes women in business.*

**Working Mom's Internet Refuge**

[www.moms~refuge.com/](http://www.moms~refuge.com/)

*Serves as an online community of working moms. Provides tips on health, money, career, and other issues.*

**Wowfactor**

[www.wowfactor.com](http://www.wowfactor.com)

*Shapes the profile of the World Wide Web by delivering content, contacts and commerce for women. Does three things to help you get your TO DO LIST done for home and office: 1. Provides a marketplace of "goods and services" and "Professional services"; 2. Brings the most useful Websites together where they are easy to find; and 3. Helps small businesses take their first valuable steps onto the web.*

**WWWomen**

[www.wwwomen.com](http://www.wwwomen.com)

*Provides information on arts and entertainment, women in business, women and computers, and diversity among women.*



## Social Security Checklist for Working Women

**1) Have you earned a worker's benefit?**

If you have worked for 10 years (unless disabled).

**2) Do you know how much your benefit will be?**

Send for a free estimate by calling 1-800-722-1214 or use Internet programs at: <http://www.ssa.gov>.

**3) Do you know the earliest age you can collect an early retirement benefit?**

Age 62 (unless widowed)

**4) Do you know what happens to your benefits if you retire early?**

Your benefit is reduced by five-ninths of one percent for each month you get benefits before age 65.

**5) Do you know when widows can start to collect a survivors benefit?**

Age 60 (unless disabled or have children under the age of 16).



## What Every Woman Needs to Know About Money and Retirement

### Just the Facts

*Although women need more money for retirement than men do, they usually end up with far less.*

- ♦ *Women, on an average, outlive men by five years.*
- ♦ *Women typically earn less money than men, so the amount of their retirement benefits is lower-in both pension and Social Security payments.*
- ♦ *Women often leave the workforce to care for children or aging parents for a certain part of their work lives – another reason they accumulate fewer retirement benefits.*
- ♦ *Women often leave their jobs too soon to qualify for a pension.*

### Take Control of Your Financial Future

**Step 1** – Get started today-estimate the value of your assets and income. Assets are things you own, such as your home, car, bank accounts, IRAs, lump-sum payments from pension, 401(k)s, stocks, bonds, and mutual funds.

**Step 2** – Determine if the payments from your pensions, Social Security, and savings and assets will meet your monthly expenses at retirement. You may request an estimated benefits statement from the Social Security Administration at 1-800-772-1213.

**Step 3** – Learn about investment choices as they pertain to your 401(k) plan or personal savings.

*This information was taken from: What Every Woman Needs to Know About Money and Retirement: A Simple Guide, prepared by the Women's Institute for a Secure Retirement (WISER) and the Teresa and H. John Heinz III Foundation.*

*To receive a copy or for more information, you can contact the POWERCenter, a joint project of WISER and the National Center on Women & Aging at 1-800-929-1995 or visit their website at [www.wiser.heinz.org](http://www.wiser.heinz.org).*

# **Hotline Numbers**

**Toll Free telephone numbers of national, state and community organizations  
that assist women and families.**

***“Alone we can do little; together we can do so much.”  
-Helen Keller***

**Agency on Health Care Policy & Research**  
800-358-9295

**Aging Information & Referral (MO)**  
800-235-5503

**AIDS Clearinghouse**  
800-458-5231

**Alcohol & Drug Information**  
800-729-6686

**American Cancer Society**  
800-227-2345

**American Social Health Association**  
800-227-8922

**Attorney General**  
800-392-8222

**Automobile Safety**  
800-424-9393

**Cancer Information Service**  
800-422-6237

**Child Abuse/Neglect Hotline (MO)**  
800-392-3738

**Childhood Lead Poisoning Prevention**  
800-759-9267

**Child Support Enforcement (MO)**  
800-859-7999

**Communicable Disease**  
800-392-0272

**Consumer Complaints (MO)**  
800-392-8222

**Crime Victims Assistance Program**  
800-347-6881

**Crisis/Suicide Hotline**  
800-833-3915

**Department of Highway & Public Safety (MO)**  
800-800-2358

**Department of Insurance Consumer Hotline**  
800-726-7390

**Discrimination Complaint Hotline**  
877-781-4236

**Division of Aging (MO)**  
800-392-0210

**Division of Alcohol and Drug Abuse (MO)**  
800-575-7480

**Division of Family Services &  
Child Abuse (MO)**  
800-392-3738

**Division of Legal Services (MO)**  
800-473-0302

**Domestic Violence Hotline (MO)**  
800-548-2480

**Elderly Abuse/Neglect Hotline (MO)**  
800-392-0210

**Equal Employment Opportunity  
Commission (MO)**  
800-669-4000

**Federal Elections Commission**  
800-424-9530

**Gilda Radner Familial Ovarian Cancer  
Registry and Hotline**  
800-OVARIAN

**Highway Patrol/Road Conditions**  
800-222-6400

**Legal Services (MO)**  
800-473-0302

**MC+ for Kids  
(MO Health Insurance Program)**  
888-275-5908

**Medicare Information**  
800-638-6833

**Missing Children**  
800-843-5678

**Missouri Women's Council**  
877-426-9284

**National AIDS Hotline**  
800-342-2437

**National Association of Commissions  
for Women**  
800-338-9267

**National Center for Missing and  
Exploited Children**  
800-843-5678

**National Center for Women and  
Retirement Research**  
800-426-7386

**National Child Care Information Center**  
800-616-2242

**National Clearinghouse for Alcohol &  
Drug Information**  
800-729-6686

**National Domestic Violence Hotline**  
800-799-7233

**National Institute of Mental Health**  
800-421-4211

**National Institute on Drug Abuse**  
888-644-6432

**National Women's Health Organization**  
800-532-5383

**Parental Stress Helpline**  
800-367-2543

**Poison Control**  
800-392-9111

**Poison Control Center (MO)**  
800-366-8888

**RAINN  
(Rape, Abuse and Incest National Network)**  
800-656-4673

**Runaway Children**  
800-621-4000

**Sexual Harassment (MO)**  
877-781-4236

**Shelter for Battered Women and their  
Children**  
800-303-0013

**Social Security**  
800-772-1213

**Temporary Assistance for Needy  
Families (TANF), Food Stamps and  
similar programs**  
800-392-1261

**Veterans Information**  
800-827-1000

**Violence Against Women Office**  
800-799-SAFE

***“The doors are open for us now,  
and we are streaming through  
them, as employees, executives,  
professionals, and entrepreneurs.  
Our brain and talent are taking  
us steadily to the top.”  
-Jane Bryant Quinn***

# Missouri Student Assistance Programs

Programs that assist in funding college education.

## **Advantage Missouri Program**

Addresses Missouri's workforce needs by targeting designated high-demand occupational fields, which are determined annually. Upon program or degree completion, the student will have one year of loans forgiven for each full year of employment in a designated high-demand occupational field in Missouri. The program provides \$2,500 per year for a maximum of \$10,000. For information about the designated high-demand fields and related programs of instruction, contact your school's financial aid office, or call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible, the student must:

- ♦ be enrolled full-time at a participating Missouri postsecondary school,
- ♦ maintain satisfactory academic progress according to standards of the school,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.

## **Charles Gallagher Student Financial Assistance Program**

Eighty-four postsecondary schools in Missouri participate in the Charles Gallagher Student Financial Assistance Program. For information, check with the school's financial aid office to determine if the school participates, or call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible to receive a Gallagher award, the student must:

- ♦ be an undergraduate student working toward your first baccalaureate degree,
- ♦ be a full-time student attending an approved Missouri school,
- ♦ demonstrate financial need,
- ♦ meet the standards of satisfactory academic progress as defined by the school you attend,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.

## **Higher Education Academic Scholarship Program ("Bright Flight")**

Provides scholarship awards in the amount of \$2,000 per academic year. To apply, submit a completed application and all required materials to MOSTARS. Student's eligibility must be renewed each academic year by the school that the student plans to attend. Check with the student financial aid administrator for applications and additional information, or contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible, the student must:

- ♦ have a composite score on the American College Testing Program (ACT) or the Scholastic Aptitude Test (SAT) in the top 3 percent of all Missouri students taking those tests,
- ♦ be a graduating high school senior who plans to enroll as a first-time, full-time student at a participating Missouri postsecondary school,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.

## **Marguerite Ross Barnett Memorial Scholarship**

Established for students who are employed while attending school part-time. Obtain application from the student financial aid office or by calling the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible, the student must:

- ♦ be enrolled at least half-time but less than full-time at a participating Missouri postsecondary school,
- ♦ be employed and compensated for at least 20 hours per week,
- ♦ be 18 years of age or older,
- ♦ demonstrate financial need,
- ♦ maintain satisfactory academic progress according to standards of the school,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.

## **Midwest Student Exchange Program**

Offers a reduced tuition rate to Missouri residents who enroll in designated degree programs at participating schools in the following Midwestern states:

- ♦ Kansas
- ♦ Michigan
- ♦ Minnesota
- ♦ Nebraska

Contact school admissions office and see:

- ♦ if the school is participating in the Midwest Student Exchange Program, and
- ♦ if your degree program qualifies for the reduced tuition rate.

## **Missouri College Guarantee Program**

Offers scholarships based on demonstrated financial need, as well as high school and college academic achievement. To be eligible, you must:

- ♦ have a high school grade-point average of 2.5 or higher on a 4.0 scale,
- ♦ score 20 or higher on the ACT,
- ♦ be enrolled full-time at a participated Missouri post secondary school,
- ♦ maintain satisfactory academic progress according to standards of the school,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.

## **Missouri Saving for Tuition Program (MOST)**

Allows individuals to establish state-sponsored savings accounts for qualified postsecondary educational expenses. The contributions to these accounts, up to \$8,000 annually, and interest earnings will not be taxed by the state. The accounts will also allow contributors to take advantage of certain federal tax incentives related to postsecondary educational savings. For more information, please contact the Missouri State Treasurer's Office toll-free at (888) 414-MOST (6678).

## **Public Service Survivor Grant Program**

Provides tuition grants to dependent children and spouses of public safety officers or employees of the Department of Highway and Transportation who were killed or permanently disabled in the line of duty. Also includes public safety officers who were permanently disabled in the line of duty. To obtain an application, call MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible, the student must:

- ♦ be enrolled or accepted for enrollment as a full-time undergraduate student at a participating Missouri school,
- ♦ less than 24 years of age (applies to dependent children only),
- ♦ maintain satisfactory academic progress according to the standards of your school,
- ♦ a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not pursuing a degree or certificate in theology or divinity.

## **Vietnam Veterans Survivor Grant Program**

Provides grants to children and spouses of Vietnam veterans whose death was attributed to or caused by exposure to toxic chemicals during the Vietnam conflict. Obtain applications by calling MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. To be eligible, the student must:

- ♦ be enrolled or accepted for enrollment as a full-time undergraduate student at a participating Missouri postsecondary institution,
- ♦ maintain satisfactory academic progress according to standards determined by the approved institution,
- ♦ be a Missouri resident and a United States citizen or eligible noncitizen, and
- ♦ not be pursuing a degree or certificate in theology or divinity.



## **Strategies for Preventing Stress**

**Use Time Management, Support Networks, and Assertion:** Manage your time by listing major objectives and ranking them in order of priority. It also involves keeping a daily “To Do” list that categorizes the priorities. Develop support networks at all levels within the company and also outside the company, support networks are a source of help and comfort in preventing and coping with stress. Asserting yourself at the right times is essential for preventing problems that create stress. People who can comfortably stand up for their rights and express their preferences and desires are seldom victimized.

**Take an Assertive Approach to Health:** The basis for an assertive approach to health is the belief that “I am the cause of my health.” This step involves (1) taking care of nutritional needs, (2) exercising regularly, and (3) controlling your environment.

**Take Care of Nutritional Needs:** To meet your nutritional needs, these are the steps involved: (1) eat as many natural foods as possible, (2) eat a balanced diet – no crash diets, (3) avoid foods containing artificial colors, additives, preservative, and other processed chemicals, (4) avoid refined, processed foods, including “enriched” foods, (5) avoid foods containing white sugar or white flour, (6) minimize intake of salt, coffee, tea, alcohol, colas, and chocolate, (7) concentrate on high quality in proteins. The right combination of eggs, milk, fish, cheese, beans, brown rice, whole grains, and seeds can provide higher-quality protein.

**Exercise Regularly:** Most people find they have more energy when they get some regular form of exercise. Most authorities recommend exercising at least an hour a day; a goal of twenty minutes should be your absolute minimum. Keep in mind that each time you get a thorough workout you reap many benefits: (1) using up calories at a faster rate for the next 4 or 5 hours; (2) slowing the aging process; (3) improving your figure; (4) keeping bones and muscles healthy and strong; and (5) preventing stress buildup.

**Control Your Environment:** Your environment has three aspects: the physical, the social, and the personal. Here are some suggestions for developing sensitivity to all three aspects of your environment. (1) *Analyzing your physical environment.* Think about what interrupts, distracts, upsets, or prevents you from doing something constructive during the day. Then make a list of things, events, sounds, scents, and opportunities that could be added to your daily routine. Evaluate the positive and negative impact of these things. Set goals that will help you structure space in achieving your major objectives. (2) *Reevaluating.* Periodically pause to get in touch with basic questions and purposes in your life. Then examine or reexamine the extent to which your personal and social environments enhance your progress toward top-priority goals. (3) *Enhancing your personal environment.* Learn to arrange your personal environment to enhance the positive and minimize the negative elements in your life. (4) *Turning your internal needs into preferences.* When you think in terms of wanting something to happen instead of needing it to happen, you retain a healthier perspective, and more likely to gain respect, and therefore improve your personal environment.

### **Coping Strategies For Keeping Your Cool**

- 1) *Deep Relaxation*-focus on the here and now, move away from focusing on negative mind chatter, and move into a state of deep relaxation.
- 2) *Visualize* - imagine the end results you want for virtually any situation that concerns you.
- 3) *Let go of any tension*

## References

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Internet. [www.cicerritos.ca.us/cityserv/publicsafety/goodbusiness.html](http://www.cicerritos.ca.us/cityserv/publicsafety/goodbusiness.html). Accessed: 3/17/00.



## **Additions to Business Resource Directory**

### **SBA Women's Business Centers**

#### **Western Missouri Women's Business Center**

Joni Padur, PhD, Director  
4747 Troost Avenue  
Kansas City, MO 64110

Telephone: 816-561-8567

Fax: 816-756-1530

The Center's mission is to provide women the opportunity to receive enhanced entrepreneurial assistance and support.

#### **Grace Hill Neighborhood Services**

Juanita Walton, Managing Director of Social Services  
2600 Hadley  
St. Louis, MO 63106

Telephone: 314-588-8856

Fax: 314-214-8938

The Center runs a business incubator and provides a listing of approved local suppliers who offer discounts to women business owners.

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#### **National Association of Women's Business Owners (NAWBO)-St. Louis Chapter**

Irina Bronstein, Executive Director  
7165 Delmar, Suite 204  
St. Louis, MO 63130

Telephone: 314-863-0046

Fax: 314-863-2079

E-mail: [nawbostl@ibm.net](mailto:nawbostl@ibm.net)

Offers one-on-one counseling, mentoring, monthly educational and networking meetings, referrals to women-owned businesses and an educational program.

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## **Changes to Business Resource Directory**

#### **Women's Bureau, Region VII** (Page 15)

Office of the Secretary, USDOL  
1100 Main, 8th Floor, **Suite 845**  
City Center Square  
Kansas City, MO 64105

#### **Vatterott College in Independence has changed to:**

8955 East 38<sup>th</sup> Terrace  
Kansas City, MO 64129

(Page 20)

Telephone: 816-861-1000

Fax: 816-861-2651

Website: [www.vatterott-college.com](http://www.vatterott-college.com)

**Additions to Business Resource Directory**  
**Missouri Career Centers, p. 26**

One-Stop LMA #	Region	City	Site	Street Address	PO Box	City	State	ZipCode	Phone Number
1	Northwest Region	St. Joseph	St. Joseph DWD	301 South 7th Street		St. Joseph	MO	64501-2284	660-387-2380
2	Northeast Region	Warrenton	Warrenton Work Connections	122 East Booneslick Rd.	PO Box 429	Warrenton	MO	63383	314-456-3473
2	Northeast Region	Hannibal	Hannibal DWD	203 North 6th Street	PO Box 270	Hannibal	MO	63401-0270	573-248-2520
2	Northeast Region	Kirksville	Kirksville DWD	2416C S. Bus. 63 Highway		Kirksville	MO	63501-4633	660-785-2400
2	Northeast Region	Moberly	Moberly DWD	1614 North Morley	PO Box 656	Moberly	MO	65270-0656	816-263-5850
3	Kansas City & Vicinity Region	Kansas City	Northland Career Center	3100 N.E. 83rd		Kansas City	MO	64079-1700	
3	Kansas City & Vicinity Region	Kansas City	Kansas City South DWD	6801 A Longview Road		Grandview	MO	64134-3315	816-325-1000
3	Kansas City & Vicinity Region	Kansas City	Kansas City FEC Work Connections	1740 Paseo		Kansas City	MO	64108	816-471-2330
4	West Central Region	Sedalia	State Fair Community College	3201 West 16th Street		Sedalia	MO	65301	
4	West Central Region	Lexington	Lexington DWD	802 South Route 13		Lexington	MO	64067-1516	660-259-4671
4	West Central Region	Marshall	Marshall DWD	1445 West College	PO Box 398	Marshall	MO	65340-0398	816-886-7401
4	West Central Region	Nevada	Nevada DWD	111 North Elm Street	PO Box 243	Nevada	MO	64772-0243	417-667-3361
4	West Central Region	Clinton	Clinton Work Connections	1661 N. 2nd Street		Clinton	MO		
4	West Central Region	Warrensburg	CMSU-MO WINS One-Stop Career Cntr	Nattinger/Bradshaw Hall		Warrensburg	MO	64093	816-543-8968
6	St. Louis City Region	St. Louis	St. Louis SLATE Work Connections	1017 Olive		St. Louis	MO	63101	314-589-8000
7	Southwest Region	Joplin	Joplin DWD	730 Wall Avenue	PO Box 1270	Joplin	MO	64802-1270	417-629-3000
7	Southwest Region	Monett	Monett DWD	511 S. Kyler	PO Box 380	Monett	MO	65708-0380	417-235-7877
8	Ozark Region	Springfield	Springfield DWD	505 East Walnut Street	PO Box 50656	Springfield	MO	65805-0656	417-895-6899
8	Ozark Region	Springfield	Springfield Job Council of the Ozarks	1514 South Glenstone		Springfield	MO	65804	417-887-4343
9	Central Region	Jefferson City	Jefferson City Work Connections	1716 Four Seasons Drive		Jefferson City	MO	65101-1815	573-526-8115
9	Central Region	Columbia	Columbia Work Connections	1500 Vandiver Drive, Ste 115		Columbia	MO	65202	800-283-1986 573-882-8821
9	Central Region	Lebanon	Lebanon DWD	2639 South Jefferson, Ste 1		Lebanon	MO	65536-5205	417-532-6146
9	Central Region	Rolla	Rolla Work Connections	1202 Forum Drive		Rolla	MO	65401	573-364-7030
9	Central Region	Camdenton	Camdenton Work Connections	115 West Hwy 54	PO Box 334	Camdenton	MO	65020	573-346-5615
10	South Central Region	Poplar Bluff	Poplar Bluff DWD	2722 Oak Grove Road	PO Box 3968	Poplar Bluff	MO	63902-3968	573-840-9595
10	South Central Region	West Plains	West Plains DWD	3815 A. North Porter Wagoner Blvd.	PO Box 349	West Plains	MO	65775-0349	417-256-3158
11	Southeast Region	Cape Girardeau	Southeast Workforce Connection Center	ES co-located with PIC	760 S. Kingshighway, Suite J	Cape Girardeau	MO	63702-0940	800-451-0990/13 573-290-5766
12	East Jackson County Region	Independence	Independence DWD	15301 East 23rd Street	PO Box 1820	Independence	MO	64055-0820	816-325-5890
13	St. Louis County Region	St. Louis	Crestwood DWD	9244 Watson Road		Crestwood	MO	63126-1595	314-842-3600
13	St. Louis County Region	St. Louis	St. Louis County NW DWD	2780 North Lindbergh Blvd.		St. Louis	MO	63114-1108	314-429-6700
13	St. Louis County Region	St. Louis	St. Louis County Work Connections	26B North Oaks Plaza		St. Louis	MO	63121	314-679-3300
14	St. Charles County Region	St. Charles	St. Charles County Gov Work Connections	2020 Parkway Drive		St. Peters	MO	63376	314-441-2422
15	Jefferson/Franklin Region	Arnold	Arnold DWD	3616 Richardson Square Drive	PO Box 627	Arnold	MO	63010-8127	314-467-2307
15	Jefferson/Franklin Region	Washington	Washington DWD	1108 Washington Square	PO Box 266	Washington	MO	63090-0266	314-239-6703

**Additions to Business Resource Directory**  
**Missouri Career Centers, p. 26**

Fax Number	Firstname	Lastname	Title	One-Stop Technical Coordinator Contact	Type	Email
660-387-2029	Ron	Fuller		Becky Steele / David Straka PIC SDA #1	Full Service	rfuller@west.dolir.state.mo.us bsteele@ncmc.cc.mo.us dstraka@west.dolir.state.mo.us whitney@ncmc.cc.mo.us julie@eoc.caa.org
314-456-2329	Steve	Etcher	Director		Full Service	
573-248-2526	Shirley	O'Keefe			Full Service	sokeefe@centroid.dolir.state.mo.us
660-785-2404	Vicki K.	Brown			Full Service	vbrown@centroid.dolir.state.mo.us
816-263-3901	Michael E.	Carr			Full Service	mcarr@centroid.dolir.state.mo.us
					Full Service	
816-325-1010	Tom	Pretti			Full Service	
816-471-0132	Clyde	McQueen	Director	Tirhas Kidane, CFO Mike Cauley, IS (816) 691-2228 Ms. Degal (816) 691-2259	Full Service	tkidane@works.state.mo.us mcauley@works.state.mo.us
	Gary	Noland		Patty Pearl	Full Service	
660-259-2791	Glenda K.	Wilson	Director	Judy O'Brien, Site Coord	Full Service	jobrien@west.dolir.state.mo.us
816-886-6934	Linda F.	Dryer			Full Service	ldryer@west.dolir.state.mo.us
417-667-4756	Tom	Pretti			Full Service	tpretti@centroid.dolir.state.mo.us
					Full Service	
816-543-8943	Buffy	Bayport	Coordinator		Full Service	port@CSMU1.CSMU.Edu
314-231-7923	Valerie	Ressell-Davis	Director	Sharon Walker, Tech	Full Service	
417-629-3011	Joseph E.	Barfield	ES Manager		Full Service	jbarfield@south.dolir.state.mo.us
417-235-5620	Joseph E.	Barfield	ES Manager		Full Service	jbarfield@south.dolir.state.mo.us
417-895-6876	Shirley	Click			Full Service	sclick@south.dolir.state.mo.us
417-887-1892	Robert E.	Simpson	Director	Chuck Matthews	Full Service	
573-526-3494	Jim	Marcantonio	PIC Director	Randy Cottrell	Full Service	ghake@centroid.dolir.state.mo.us
573-443-5404				Gilbert Hake, ES Manager		g_taylor@mopicsda5.org
573-884-5055	Gary	Taylor	Executive Director	Donna Davis, ES Contact	Full Service	ghake@centroid.dolir.state.mo.us ddavis@centroid.dolir.state.mo.us
417-532-6013	Vicky A.	Pettitt	ES Manager		Full Service	vpettitt@centroid.dolir.state.mo.us
573-364-1865	Jan	Vaughn			Full Service	includes ES 3/1/99
573-346-2007	Jim	Dickerson			Full Service	
573-840-9594	Joseph d.	Swafford			Full Service	
417-256-8059	Donna S.	Frey			Full Service	
573-290-5746	Ron Cathy	Swfit Chasteen	Executive Director ES Manager		Full Service	
816-325-5825	Glenda	Wilson	ES Manager	Betty Funderburke	Full Service	gwilson@west.dolir.state.mo.us bfunderburke@west.dolir.state.mo.us
314-842-6109	Beverly	McCabe	Manager		Full Service	
314-429-2427	Keith	McNames	Manager		Full Service	
314-679-3301	Don	Holt	Director	Marie Sandt	Full Service	
314-441-7045	Marvin	Freeman	Exec. Director	Jeannie Donnelly	Full Service	
314-467-2312	Diana	Voelker			Full Service	
314-239-0329	David C.	Wright	Manager	Shirley Wilson, Executive Director	Full Service	

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E-mail: [wcouncil@mail.state.mo.us](mailto:wcouncil@mail.state.mo.us)  
Website: [www.womenscouncil.org](http://www.womenscouncil.org)**